

# WORDS

their

Spelling . Pronunciation . Definition  
and Application

Compiled by

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and

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*(Thoroughly revised and enlarged by Rupert P. SoRelle, 1911)*

*The Gregg Publishing Company*

NEW YORK CHICAGO BOSTON SAN FRANCISCO  
TORONTO LONDON

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THE GREGG PUBLISHING COMPANY

G 54-KP-50

PRINTED IN THE UNITED STATES OF AMERICA

## PREFACE

**P**OOOR spelling has been justly termed the reproach of American schools, and the attention that spelling is now receiving from schools of all grades, including colleges and universities, shows the importance that is attached to this subject.

"WORDS" is the outgrowth of an urgent need of a speller adapted to the requirements of commercial schools, where much has to be thoroughly accomplished in a brief period of time. These lists have been greatly enlarged in the revised edition by the addition of six chapters.

"WORDS" was prepared by two teachers of long experience in commercial school lines, the lists of words having been drawn largely from experience in correcting transcripts of students.

Thoughtful educators are agreed that sight has quite as much, if not more, to do with learning spelling than anything else, and that, therefore, the great advantage of this fact should be utilized in teaching. Another, and fully as important a consideration, is teaching the words in sentences. These two fundamental principles underlie the plan of "WORDS." They have been strengthened by a logical mechanical arrangement and the utilization of every psychological aid possible to secure the best results with the least effort.

"WORDS" possesses many distinctive advantages over other spelling texts. The following features embody important improvements which will, we are sure, appeal with special force to every discriminating and progressive teacher:

1. It presents the words in the first column as commonly seen in print, without diacritical marks or division in syllables, thus giving a correct *first impression* of the word.

2. The word is marked diacritically in the second column, in accordance with the method used in Webster's International Dictionary, and divided properly into *syllables* for the purpose of affording the student a thorough drill in pronunciation and syllabication.

3. A clear, concise definition of the word is given in the third column.

4. On the opposite page sentences are given illustrating the practical application of the words. These sentences, for the most part, are quotations from well-known authors, and were selected for a double purpose—to give a clear idea of the correct use of the words, and for their educational value. The sentences should be used as dictation exercises.

5. The arrangement of the book makes it possible to cover a comprehensive list of words, which have been selected because of their frequency and their liability to be misspelled.

6. Original work is given on each lesson. At the end of each lesson, words are given to be looked up in the dictionary. This plan, together with the application of the words in sentences, relieves the study of much of its dryness and maintains the interest of the student. In addition to this, it induces the student to consult the dictionary frequently, a habit, when formed, that will lead ultimately to a thorough knowledge of words.

7. The work is planned to cover a three, six or nine months' course, depending on the manner in which it is handled, thus making it peculiarly adapted to the work of business schools and high schools with commercial courses.

8. The arrangement by weeks is another feature that will appeal to the teacher. Four days of the week are devoted to regular exercises, and on the fifth, a review and general exercise is given.

9. The lessons on "Words Often Mispronounced," "Plurals and Possessives," "Words of Opposite Meaning," and the technical word lists added to this edition, will, it is believed, be greatly appreciated by the friends of "WORDS."

Webster's International Dictionary has been selected as authority for pronunciation, and, for the sake of uniformity, the words have been marked diacritically in accordance with the International's method.

Many of the sentences selected to illustrate the use of words have been taken from the Standard Dictionary; acknowledgment must also be made to "Synonyms Discriminated," by Charles John Smith, for valuable aid in making discriminations in the use of synonyms.

THE AUTHORS.

NEW YORK, June, 1911.



# GUIDE TO PRONUNCIATION

ā, as in āte, māde

ǎ, as in pref'-ǎce

â, as in âir, câre

ă, as in făt, ăm

ä, as in fär, ärt, pälm

ą, as in ąsk, ąnce

α, as in fi'-nal

ą, as in ąll, ąlk

ą, as in whąt, wąs

ē, as in ēve, dē'-it-y

é, as in é-vent, 'sé-rene'

ě, as in ěnd, lět

ē, as in hēr, fērn

e, as in re'-cent, de'-cen-cy

i, as in ice, bind

î, as in î-de'-a, bi-ol'-o-gy

l, as in ill, pit'-y

ō, as in nōte, ō'ver

ô, as in ô-bey', prô-pose'

ô, as in ôrb, ab-hôr'

ö, as in nôt, ôc-cur'

o, as in wôm'-an

ū, as in ūse, hū'-man

û, as in û-nite, 'hû-mane'

u, as in rûde, ru'-mor

u, as in put, push

ű, as in űp, cűp

û, as in ûrn, bûrn

ȳ, as in pit'-ȳ, in'-ju-rȳ

ōō, as in fōōd, fōōl

ōō, as in fōōt, gōōd

ou, as in ōut, thou

oi, as in oil, rejoice'

' indicates voice glide as in  
pardon (pard'n), evil (ē'v'l)

NOTE.—For markings not given in this table, see Webster's International Dictionary.

# RULES FOR SPELLING

**RULE I.** Monosyllables, and words accented on the last syllable, ending in a single consonant preceded by a single vowel, double the final consonant before an affix beginning with a vowel. Examples: recur, recurrent; forget, forgetting; hot, hottest; beg, beggar; blot, blotting.

*Exception.* When the original accent is thrown back, the final consonant is not doubled. Refer', reference; prefer', preference.

Where Rule I does not apply, the final consonant is not doubled. Examples: offer, offering; appear, appearance.

**RULE II.** Final *y*, preceded by a consonant, is changed to *i* before an affix. Examples: busy, busily, business; pity, pitiful, pitied; spy, spied, spies.

*Exceptions.* 1. After *t* the *y* is changed into *e* before *ous*. Examples: plenteous; beauteous.

2. Before *ing* or *ish* the *y* is retained to avoid the doubling of *i*. Examples: pitying, spying, babyish.

3. In the possessive singular of nouns *y* is never changed. Examples: fly's, spy's.

4. *Y* is not changed in derivatives of sky, spry, shy, sly, wry, dry; except drier, driest, which conform to Rule II. Final *y* preceded by a vowel is not changed to *i* before an affix. Examples: buy, buyer; destroy, destroyer; pay, payment.

**RULE III.** Words ending in silent *e* drop *e* on taking an affix beginning with a vowel. Examples: sale, salable; sole, soling; love, loving; force, forcible.

*Exceptions.* 1. Words ending in *ce* or *ge* retain the *e* before *able* or *ous*, in order to keep the soft sound of the *e* or *g*. Examples: trace, traceable; courage, courageous.

2. Shoeing, mileage, toeing, hoeing; in singeing and dyeing the *e* is retained to distinguish the words from singing and dying.

3. Words ending in *ie* drop *e* and change *i* to *y* on adding *ing*. Examples: die, dying; lie, lying.

4. The *e* is retained on taking an affix beginning with a consonant. Examples: state, statement; ripe, ripeness; apprentice, apprenticeship.

*Exceptions.* Duly, truly, wholly, awful, argument, abridgment, acknowledgment, judgment, etc.



## CHAPTER I

AND therefore, first of all, I tell you earnestly and authoritatively (I know I am right in this), that you must get into the habit of looking intently at words, and assuring yourself of their meaning, syllable by syllable—nay, letter by letter. The study of books is called literature, and a man versed in it is called, by the consent of nations, a man of letters, instead of a man of books or of words. You might read all the books in the British Museum (if you could live long enough), and remain an utterly “illiterate,” uneducated person; but if you read ten pages of a good book, letter by letter, that is to say, with real accuracy, you are for evermore in some measure an educated person.—*Ruskin.*

# FIRST LESSON—Short Words Commonly Misspelled

much	mŭch	Great in quantity; in a great degree.
sure	shŭr	Certain; stable; infallible.
very	vēr'-y	In a high degree; real; actual; true; same.
busy	biz'-i	Employed; constantly active.
almost	əl'-mōst	Very nearly; closely approaching.
there	thār	In or at that place; to that place; at that condition of affairs.
their	thār	The possessive case of the personal pronoun <i>they</i> .
each	ēch	Every one of a number.
agree	ā-grē'	To come to an understanding; assent.
urge	ŭrj	To press forcibly in any direction.
which	hwich	What individual person or thing of a certain number or class.
again	ā-gēn'	Another time; once more.
whose	hōoz	The possessive case of <i>who</i> ; often of <i>which</i> .
value	vāl'-ū	Worth; excellence; utility; importance.
dollar	dōl'-lēr	The U. S. unit of reckoning money; 100 cents.
bargain	bār'-gīn	An agreement or stipulation; an advantageous purchase.
bushel	bŭsh'-əl	A measure of capacity; four pecks.
gallon	gāl'-lŭn	Four quarts.
barrel	bār'-rəl	An approximately cylindrical vessel made of wooden staves, held together by hoops.
please	plēz	To gratify; to give or afford pleasure.
weigh	wā	To find the weight of; to ponder with a view to forming a judgment.
once	wŭns	One time only; without repetition.
here	hēr	In the place where the speaker is.
hear	hēr	To perceive by the sense of hearing.
potato	pō-tā'-tō	A well known plant, tubers of which are eaten.

Words to be applied in sentences: *cheese, across, friend, eager*

## THE WORDS APPLIED

- 1 "Knowledge and timber shouldn't be *much* used until they are seasoned."
- 2 "The testimony of the Lord is *sure*."
- 3 "Deeds of justice and charity are the *very* first fruits of repentance."
- 4 "Their *busy* life is like a river."
- 5 "In 1787 many of the best men of the country, such as Washington, Franklin and Hamilton, had *almost* begun to despair of the new Confederation."
- 6 "The darkness *there* might well seem twilight here."
- 7 It is *their* privilege to reject the offer.
- 8 "To worship right is to love *each* other."
- 9 "Always think twice when saints and sinners, honest men and editors, *agree* in a eulogy."
- 10 "I never *urge* a man to speak if he has ever so little mind to hold his tongue quiet."
- 11 The relative pronouns are who, *which*, that, and what. Who is applied to persons. *Which* was formerly applied to persons as well as things; now applied to animals and things without life.
- 12 "The light of smiles shall feel *again*  
The lids that overflow with tears."
- 13 We will leave the decision of that question to those *whose* minds are better able to cope with it.
- 14 "*Value* is made up of three essential notions or elements: (1) of the will, (2) effort or labor required in procuring or producing the article valued, (3) ownership or appropriation."
- 15 A silver *dollar* weighs 412.5 grains, of which 41.25 are alloy.
- 16 "Next to the pleasure of buying a *bargain* for one's self is the pleasure of persuading a friend to buy it."
- 17 The weight of a *bushel* of various commodities is different in different states.
- 18 The United States uses the Winchester *gallon*, or wine *gallon*, of 231 cubic inches, as a standard.
- 19 A standard *barrel*, as one containing potatoes, apples, etc., is about 31 inches high.
- 20 "For we that live to *please*, must *please* to live."
- 21 "Every man feels instinctively that all the beautiful sentiments in the world *weigh* less than a single lovely action."
- 22 "No star is ever lost we *once* have seen.  
We always may be what we might have been."
- 23 "He is not *here*, for he is risen."
- 24 "My son, *hear* the instruction of thy father."
- 25 "History dates the introduction of the *potato* into the British Isles at about 1586."

## SECOND LESSON—Short Words Commonly Misspelled

enough	ē-nūf'	Adequate for the demand or need; plenty.
learn	lēr'n	To gain knowledge of by study; investigation; observation; inquiry.
teach	tēch	To give instruction to; train; counsel.
seeing	sē'-ing	Taking into consideration; to perceive by the eye.
height	hit	Distance above some natural or assumed base.
breadth	brēdth	Measure or distance from side to side; freedom from narrowness of view.
notice	nō'-tis	To take note of by the senses or the intellect; to make observations or comments upon.
such	sūch	Of that kind; being the same as has been mentioned or indicated.
nostril	nōs'-tril	One of the anterior openings in the nose.
forehead	fōr'-ēd	The upper part of the face; brazen assumption.
muscle	mūs'əl	An organ composed of contractile fibers.
truly	tru'-ly	In conformity with fact or reality; with accuracy or nice precision; with loyal honesty.
heavy	hēv'-y	Hard to lift or carry; burdensome; grievous.
always	āl'-wāz	Throughout all time; perpetually; ceaselessly.
piece	pēs	To combine or reunite; a loose or separate part.
eight	āt	The sum of seven and one.
rolled	rōl'd	Past tense of <i>roll</i> .
where	whār	At or in what place, relation or station.
model	mōd'-əl	To mold or shape; worthy to be imitated.
shriek	shrēk	A sharp, shrill outcry, usually involuntary.
sneeze	snēz	The convulsive motion and explosive sound attendant on the ejection of air through the nose and mouth in sneezing.
neither	{ nē'-thēr nī'-thēr }	Not either; neither the one nor the other.
either	{ ē'-thēr ī'-thēr }	One or the other of two; each of two; one and the other separately.
ready	rēd'-y	In a state of preparedness for any given purpose or occasion; willing; prompt.
scythe	sīth	A long curved blade for mowing, reaping, etc.

Words to be applied in sentences: *scissors, sieve, until, pledge*

## THE WORDS APPLIED

- 1 "A bullet or two, a button, a brass plate from a soldier's belt, served well *enough* for mementos of my visit."
- 2 *Learn* was used in the sense of teach by Shakespeare; as, "And learn me how to lose a winning match."
- 3 Plato returned to Athens and began to *teach*. Like his master, he taught without money and without price.
- 4 "Why do we fear death, *seeing* it is but gain to die?"
- 5 The *height* of the atmosphere is generally supposed to be forty-five or fifty miles.
- 6 "The historian should be a gentleman, and possess a moral *breadth* of temperament."
- 7 "Carlyle's various essays have been greatly *noticed* and admired."  
"I shall not *notice* his attack."
- 8 "Experience enables us to see that *such* and *such* results are likely to flow from *such* and *such* combinations of circumstances."  
"*Such* is essentially a term of comparison, and to complete its force that with which comparison is made requires to be expressed, implied, or understood."
- 9 The *nostrils* give passage to the air breathed.
- 10 "The villain, whose life they had preserved, had the heart and the *forehead* to appear as the principal witness against them."
- 11 There are about four hundred *muscles* in the human body.
- 12 "No work *truly* done, no word earnestly spoken, no sacrifice freely made, was ever made in vain."
- 13 The human brain is *heavier* than that of any of the lower animals except the elephant and the whale.
- 14 "The English-speaking race has *always* stood first among the races for Peace, Liberty, Justice, and Law."
- 15 "We see the world *piece* by *piece*, as the sun, the moon, the animal, the tree."
- 16 "She wrote verses at the age of *eight*."
- 17 The food was *rolled* up in preparation for cooking.
- 18 "Where two or three are gathered together, there am I in the midst of them."
- 19 "Statues in gold bronze could not have been *modeled* and cast in Rome in 608."
- 20 "She *shrieked* his name to the dark woods."
- 21 The peasants in Sweden take off their hats as you pass; you *sneeze*, and they say "God bless you!"
- 22 "When a man works only for himself he gets *neither* rest here nor reward hereafter."
- 23 "'Take *either* side of the river' means that one or the other of the two sides may be taken."
- 24 "My oxen and my fatlings are killed, and all things are *ready*; come unto the marriage."
- 25 The *scythe* has been superseded by labor-saving machinery.



### THIRD LESSON—Short Words Commonly Misspelled

forth	fōrth	Forward; in place or order; out of.
chief	chēf	The principal; the first; the most important.
busily	biz'-i-lī	Industriously.
grief	grēf	Pain of mind; sorrow; sadness.
abound	ā-bound'	To possess in great quantity; to be in great quantity.
coming	kūm'-ing	The act of approaching; arrival; advent.
image	im'-āj	A likeness; the appearance or resemblance of a person or thing.
pierce	pērs	To penetrate; to force a way into.
limit	līm'-it	That which limits, bounds or circumscribes; the fullest extent.
ninety	nīn'-tī	Nine times ten.
fourth	fōrth	A quarter; one of four equal parts.
already	āl-rēd'-y	Generally used to mean at a bygone time.
brief	brēf	Short; concise; not lasting.
loose	lōōs	To set at liberty; to free; not tight or confined; unfastened.
lose	lōōz	To be deprived of; to fail to gain.
bureau	bū'-rō	An office where business is transacted; the occupants of such an office.
valise	vā-lēs'	A leather bag to hold a traveler's equipment.
attack	āt-tāk'	To assail; to censure; to find fault with.
twelve	twēlv	The sum of ten and two; twice six.
though	thō	-Granting; admitting; notwithstanding this or that.
occur	ōk-kūr'	To happen; to be found existing.
against	ā-gēnst'	In opposition to; averse to.
welcome	wēl'-kūm	Pleasing; grateful.
triple	trīp'-l	To make threefold the quantity or number; consisting of three things united, or of three parts.
lessen	lēs'-'n	To make or cause to be less; to become of less importance or force.

Words to be applied in sentences: *coarse, course, birth, berth*

## THE WORDS APPLIED

- 1 "Bring your music *forth* into the air."
- 2 Crabb distinguishes "*chief*" and "principal" thus: *Chief* regards order and rank; principal has regard to importance and respectability.
- 3 "How *busily* she turns the leaves!"
- 4 "Her voice was full of *grief* and sorrow."
- 5 "A faithful man shall *abound* with great blessings."
- 6 The man was *coming* toward us at a rapid pace.
- 7 "The *image* was not only imperfect in rendering, but inartistic."
- 8 "Can curses *pierce* the clouds and enter heaven?"
- 9 "*Limit* each leader to his particular charge." "The *limit* of your lives is out."
- 10 "Enos lived *ninety* years."
- 11 On the *fourth* day of July we celebrate the signing of the Declaration of Independence.
- 12 Long before the final decision of the judge, the verdict of public opinion will *already* have been given.
- 13 "I doubt not but I shall make it plain, and also *brief*."
- 14 Be careful to distinguish the words "*loose*" and "*lose*."
- 15 Of what profit is it to gain wealth and *lose* character?
- 16 The clerks in the Patent *Bureau* are kept very busy.
- 17 On opening the *valise* it was found to be empty.
- 18 "It would be easy to *attack* them."
- 19 "He sat down with the *twelve*."
- 20 "*Though* He may slay me, yet will I trust Him."
- 21 It did not *occur* to him to advance this argument.
- 22 "He that is not with me is *against* me."
- 23 "When the glad soul is made Heaven's *welcome* guest."
- 24 Confusion sometimes arises in our language from the *triple* meaning of "that," which with us is a demonstrative pronoun, a relative pronoun, and a conjunction.
- 25 "May all perish thus, that seek to subjugate or *lessen* us."

# FOURTH LESSON—Short Words Commonly Misspelled

advice	ăd-vis'	Something said or written as by way of counsel.
advise	ăd-viz'	To offer an opinion to, by way of counsel.
oblige	ô-blij'	To render indebted.
movable	môv'-ă-b'l	Not fixed or stationary.
steadily	stăd'-i-lỹ	With steadiness.
separate	sép'-ă-răt	To disunite; to divide; to part.
fiery	fi'-ēr-ỹ	Of or pertaining to fire; spirited.
purchase	pûr'-chăs	To obtain or secure as one's own by paying or promising to pay a price.
burial	běr'-ri-al	The act or process of burying, especially a dead body.
seize	sēz	To clutch; to take possession of by authority; to affect suddenly.
shield	shēld	To cover from danger; defend; a broad piece of defensive armor.
nonsense	nôn'-sēns	That which is without good sense; absurdity.
expel	ĕks-pěl'	To drive out or off by force or by authority.
although	ăl-thô'	Admitting or granting that; notwithstanding.
describe	dě-skrib'	To give the characteristics of; delineate; outline.
valuable	văl'-ŭ-ă-b'l	Having financial worth; costly.
usually	ŭ'-zhŭ-ăl-lỹ	Such as commonly occurs in the ordinary course of events; common.
holiday	hōl'-i-dă	A day of rest set apart for celebration.
presence	prēs'-ēns	Opposed to absence; bearing.
descend	dě-sēnd'	To go down; from a higher to a lower point.
apparel	ăp-păr'-ĕl	To put clothes on; the things collectively with which one is clad.
dutiful	dŭ'-ti-fŭl	Performing the duties or obligations of one's position; obedient.
biscuit	bis'-kit	A soft cake, unsweetened, often eaten hot.
pursuit	pûr-sŭt'	An earnest endeavor to attain; business or occupation.
doubtful	doubt'-fŭl	Uncertain; undecided; contingent.

Words to be applied in sentences: *serious, prepare, prevail, forcible*

## THE WORDS APPLIED

- 1 "Horne Tooke's *advice* to the Friends of the People was profound:  
'If you wish to be powerful, pretend to be powerful.'"
- 2 "David Hume, from his deathbed, *advised* his country to give up  
the war with America, in which defeat would destroy its  
credit, and success, its liberty."
- 3 "What is against right reason, no faith can *oblige* us to believe."
- 4 "Some of the church festivals are *movable*."
- 5 By earnest endeavor he moved *steadily* toward the front.
- 6 "If on a fair trial it be found that Great Britain and Ireland can  
not exist happily together, as parts of one empire, in God's  
name let them *separate*."
- 7 He spoke at length of "the most *fiery* and restless race, the  
Scotch-Irish."
- 8 "Nobody doubts now, nor has doubted since the abolition of  
slavery, that the *purchase* of Louisiana was an act of sound  
statesmanship."
- 9 "Among the many curious habits of the pagan Irish, one of the  
most significant was that of perpendicular *burial*."
- 10 "But pleasures are like poppies spread—  
You *seize* the flower, its bloom is shed."  
"A nation at war has a right to *seize* its enemy's property."
- 11 "Thou who trodst the billowy sea,  
*Shield* us in our jeopardy."
- 12 "The theory was regarded as pure *nonsense*."
- 13 "All classes of Protestants combined to *expel* him (James II)  
from his throne."
- 14 "He may not spare, *although* he were his brother."
- 15 "Nothing is more difficult than to *describe* a really beautiful coun-  
tenance."
- 16 Diamonds are *valuable*, but not priceless.
- 17 This is not *usually* done in this way.
- 18 "Envy has no *holidays*, because it always finds matter to work  
on."
- 19 "The two armies were now fairly in the *presence* of each other."
- 20 "Silent and soft and slow *descends* the snow."
- 21 "The *apparel* oft proclaims the man."
- 22 "O, make us day by day like Him to grow: more beautiful and  
good, more *dutiful* and meek."
- 23 People of the South are very fond of hot *biscuit*.
- 24 Business *pursuits* are more popular than ever before.
- 25 "When the sun of that day went down, the event of independence  
was no longer *doubtful*."

# FIFTH LESSON—Review and General Exercise

gallon	anticipate	financial	tenacious
bargain	officiate	pursuance	ineligible
which	infallible	tension	syntax
busy	jealousy	assessment	impropriety
almost	adulterate	lessons	obituary
again	embezzle	ceremony	literature
teach	lenient	neglected	aristocracy
such	indefinite	millinery	delicacy
muscle	latter	temporary	doing
height	victuals	liquidate	executive
neither	ancient	accommodate	dangerous
model	provided	impatience	sympathetic
shriek	requirements	indispensable	arguments
until	intimate	actually	shipped
chief	option	descriptive	satchel
busily	pamphlet	creditor	tuition
coming	explanatory	respectively	thorough
pierce	transferring	delusion	valid
already	sustained	average	flexible
bureau	relationship	identical	quotation
oblige	feature	insight	security
movable	triumphantly	invigoration	asylum
separate	incumbrance	daytime	condemn
burial	strengthened	auxiliary	incorporate
expel	claimant	abolish	acceptance

## CHAPTER II

SPELLING is largely a matter of association, and the eye, the ear, and the motor must be appealed to so as to produce the strongest combination of sensory elements. Care, then, in the right kind of oral preparation, with considerable oral test before writing, training pupils to build up words by using the small unities into which words can be divided, is a method of teaching spelling productive of the best all-round results.—*The Teacher*.

# SIXTH LESSON—Short Words Commonly Misspelled

freight	frāt	Goods transported by public carriers; the charges for goods transported.
quarrel	quar'-rēl	To break friendship or harmony; to find fault; disagree; unfriendly dispute.
together	to-gēth'-ēr	Mutually; at the same moment or time.
faithful	fāth'-fūl	True or trustworthy in the performance of duty, especially obligations and promises.
eleven	ē-lēv''n	The sum of ten and one.
through	thrū	All the way; by means of.
thorough	thūr'-ō	Going through and through; marked by careful attention throughout; searching.
luckily	lūk'-i-lī	In a lucky manner; favored by good fortune.
aloud	à-loud'	Audible; opposed to silence.
believe	bē-lēv'	To accept as true on the testimony or authority of others; to be convinced of.
useful	ūs'-fūl	Serving use or purpose, especially a valuable one; beneficial.
figure	fig'-ūr	Shape; outline; appearance; to compute.
nineteen	nīn'-tēn	The sum of nine and ten.
beginning	bē-gīn'-nīng	The starting-point in space, time, action or being; the source.
belief	bē-lēf'	Probable knowledge; rational conviction.
salable	sāl'-ā-b'l	That which may be sold; marketable.
perhaps	pēr-hāps'	It may be; possibly; uncertainty.
because	bē-kāz'	For the reason that; since; by reason of.
welfare	wēl'-fār	Condition of faring well; prosperity.
circuit	sēr'-kīt	*Distance around; compass; the entire course traversed by an electric current.
grieve	grēv	To cause to experience grief; inflict sorrow upon; to suffer mentally.
receive	rē-sēv'	To obtain as a result of delivery; to admit to entrance; to perceive mentally.
fulfill	fūl-fīl'	To make good the provisions or purport of; accomplish; complete; perform.
excel	ēk-sēl'	To go beyond—properly, in something good or praiseworthy; outdo.
usage	ūz'-āj	The manner of use or treating a person or thing; custom.

Words to be applied in sentences: *equal, murmur, heir, altar*

## THE WORDS APPLIED

- 1 "The master cannot detain the goods on board the ship until the *freight* be paid."
- 2 "We will not *quarrel* with ambition when it is wise enough to devote itself to the happiness of mankind."
- 3 "They were linked *together* by a chain which adverse hazard and mischance has forged."
- 4 "But no one has yet pointed out an instance wherein he has failed to give a *faithful* representation of the characters."
- 5 "Yale had the ball, and she drove the opposing *eleven*, despite its stubborn resistance, steadily down the field."
- 6 "Peace to the just man's memory; let it grow greater with the years and blossom *through* the flight of ages."
- 7 "Given good officers, there are no men in the world who admit of more *thorough* discipline than native-born Americans."
- 8 *Luckily*, the financial condition of the bank was such as to render a run on it impossible of disastrous results.
- 9 "Bondage is hoarse and may not speak *aloud*."
- 10 "Nothing is too absurd to be *believed* by a populace which has not breakfasted and which does not know how it is to dine."
- 11 "Several of us were corrected by our fathers; and, though I pleaded the usefulness of the work, mine convinced me that nothing was *useful* which was not honest."
- 12 "Flowers have all exquisite *figures*."
- 13 *Nineteen* is a cardinal number.
- 14 "The American Declaration of Independence was the *beginning* of new ages."
- 15 Nothing could upset his *belief* in the ultimate success of the enterprise.
- 16 "Allowances must be made for the necessity of a certain amount of abuse and ridicule in a review, in order to make it *salable*."
- 17 "The future's great veil our breath fiffully flaps,  
And behind it broods ever the mighty *perhaps*."
- 18 "My strength is as the strength of ten *because* my heart is pure."
- 19 The *welfare* of the nation depends on the enterprise and frugality of the people.
- 20 He made a vain effort to close the *circuit*.
- 21 "Do not *grieve* at this."
- 22 The message was *received* too late.
- 23 He did not *fulfill* his promise, and the prophecy was *fulfilled*.
- 24 "In narrative, clearness, grace and spirit, at least, it is not *excelled*, scarcely equaled, by any other completed historical work."
- 25 "He complained that he had met with *usage* the like of which had been offered to none since the establishment of Christianity in Sweden."



# SEVENTH LESSON—Words having long I in last syllable

authorize	â-thŭr-iz	To empower; to give authority.
aspire	ās-pir'	To seek to attain something high or great.
arrive	ār-riv'	To reach by progressive motion.
conspire	kŏn-spir'	To plot together; to concur to one end; to agree.
confide	kŏn-fid'	To repose confidence in; to trust.
condign	kŏn-din'	Suitable to the fault or crime.
define	dê-fin'	To fix the bounds of; to describe accurately; to explain.
desire	dê-zir'	To wish for earnestly; an eager wish to obtain or enjoy.
despise	dê-spiz'	To look down upon with disfavor or contempt.
decide	dê-sid'	To give decision; to come to a conclusion.
expire	ĕks-pir'	To exhale; to bring to a close.
invite	In-vit'	To ask; to request the company of.
inquire	In-kwîr'	To ask about.
inspire	In-spir'	To inhale; to infuse into.
incline	In-kin'	To lean; to slant; to influence.
incite	In-sit'	To move to action; to stir up.
perspire	pēr-spir'	To excrete matter through pores.
provide	prō-vid'	To supply; to furnish.
resign	rê-zîn'	To surrender; to give up; to relinquish.
retire	rê-tîr'	To withdraw; to retreat.
revive	rê-viv'	To bring again to life; to bring into action after suspension.
surprise	sûr-prîz'	To take unawares.
subside	süb-sid'	To become tranquil; to become lower.
survive	sûr-viv'	To remain alive; to outlive.
subscribe	süb-skrib'	To write underneath; to give consent to.

Words to be applied in sentences: *coincide, baptize, eulogize, paralyze*

## THE WORDS APPLIED

- 1 We have written Mr. Hamilton to *authorize* this expenditure.
- 2 "The conqueror of Gaul *aspired* to the glory of adding Britain to the dominions of Rome."
- 3 "It is only in this way that we can hope to *arrive* at the truth."
- 4 "The press, the pulpit, and the state *conspire* to censure and expose our age."
- 5 "Judge before friendship, then *confide* till death."
- 6 "Our Savior has brought out very distinctly the fact that the misapplication of small abilities will meet with *condign* punishment."
- 7 "Politeness has been well *defined* as benevolence in small things."
- 8 "Every man *desires* to live long, but no man would be old."  
"His *desire* for wealth was insatiable."
- 9 "Men *despise* what they may be masters of, and affect what they are not fit for."
- 10 "Who shall *decide* when doctors disagree?"
- 11 "His lease on the property will *expire* to-morrow."
- 12 "The cowardice that yields to threats *invites* them."
- 13 We shall *inquire* into the matter and report the result as soon as possible.
- 14 *Inspire* means also to fill with what animates, enlivens and exalts; as, to *inspire* a child with sentiments of virtue.
- 15 "*Incline* our hearts to keep this law."
- 16 "He was *incited* to greater efforts by the rewards held out to him."
- 17 "Firs *perspire* a fine balsam of turpentine."
- 18 "He is a fool that *provides* not for that which will most certainly come."
- 19 "It is said that the two happiest days of a man's life are the day when he accepts a high office and the day when he *resigns* it."
- 20 "The one class which it seems to me desirable to *retire* permanently and for all time, is the professional politician."
- 21 "It was observed, as far back as the beginning of the present century, that certain metals could be *revived* from solutions of their salts on the passage of a current of electricity."
- 22 "Nothing excites *surprise* except what is contrary to a prior expectation, and breaks in upon ideal order already established in the mind."
- 23 "In case of danger, pride and envy naturally *subside*."
- 24 "Domestic happiness, thou only bliss  
Of Paradise that has *survived* the fall!"
- 25 The students who made the best progress *subscribed* to the magazine.

# EIGHTH LESSON—

ANT—Having the power of, or continuing to.

ANCE—State or condition of.

relevant	rêl'-ê-vant	Properly applying to the case in hand.
observant	ôb-zêrv'-ant	Taking notice; attentive.
defiance	dê-fi'-ans	The act of defying; provoking to combat.
discordant	dis-kôrd'-ant	Not harmonious.
reluctant	rê-lük'-tant	Unwilling or disinclined.
accordance	âk-kôrd'-ans	Harmony; conformity.
suppliant	sûp'-pli'-ant	A humble petitioner.
tolerance	tôl'-êr'-ans	The power or capacity of endurance.
elegant	êl'-ê-gant	Very choice; pleasing to good taste.
resonance	rêz'-ô-nans	The act of resounding.
benignant	bê-nîg'-nant	Kind; gracious.
consonant	kôn'-sô-nant	An alphabetical sign; being in agreement with; consistent.
abundance	â-bûn'-dans	An overflowing fullness.
expectant	êks-pêkt'-ant	Waiting in expectation or looking for.
significance	sîg'-nîf'-î-kans	Meaning; import; consequence.
participant	pâr-tîs'-î-pant	A partaker.
predominant	prê-dôm'-î-nant	Having the ascendancy over others.
exorbitant	êgz-ôr'-bi-tant	Excessive; extravagant.
compliance	kôm-plî'-ans	A disposition to yield to others.
resistance	rê-zîst'-ans	Opposition.
unpleasant	ûn-plêz'-ant	Displeasing; offensive.
indignant	în-dîg'-nant	Affected with indignation; wrathful; irate.
pursuant	pûr-sû'-ant	Acting in consequence or in prosecution of anything.
distance	dîs'-tâns	The space between two objects; remoteness of place.
repugnant	rê-pûg'-nant	Distasteful in a high degree.

Words to be applied : *resonant, intolerant, elegance, abundant.*

## THE WORDS APPLIED

- 1 "It is only in such matters as are *relevant* to the issue that the witness can be contradicted."
- 2 "He was uncommonly *observant*, and seemed to grasp every situation at a glance."
- 3 "They returned the fire with a *defiance* and a promptness that augured ill for our chances of success."
- 4 "In Malta all animated nature was *discordant*."
- 5 "It is not with them as it was in the days of Milton, whose immortal 'Paradise Lost' drew five sterling pounds, with a conditional offer of five from the *reluctant* bookseller."
- 6 The contract was in strict *accordance* with the law.
- 7 Dryden says: "Hear thy *suppliant's* prayer."
- 8 "The only true spirit of *tolerance* consists in our conscientious toleration of each other's *intolerances*."
- 9 "We did not expect to find so much taste for *elegant* literature in an old village deacon."
- 10 "The loud music of the Urbach was rendered mellow and voluminous by the *resonance* of the chasm into which the torrent leapt."
- 11 "I feel that *benignant* and wondrous presence, as one might feel the passing of an angel in the dark."
- 12 "What she (New England) has done has been *consonant* with her view of the general good."
- 13 "There the richest was poor, and the poorest lived in *abundance*."
- 14 "With longing eyes he sat, *expectant* of her."
- 15 "Her first venture of *significance* was in the field of translation."
- 16 "It was a rare privilege to have been a *participant* in the events of the Civil War."
- 17 "Hadrian's character was a strange mixture of good and ill qualities, but vanity was a *predominant* feature."
- 18 "The *exorbitant* power of the baron had been greatly reduced."
- 19 In *compliance* with your request, we have to-day mailed you the papers.
- 20 "If there be not a constant spirit of jealousy and of *resistance* on the part of the people, every monarchy will gradually harden into a despotism."
- 21 His *unpleasant* manners caused him to be heartily disliked.
- 22 One becomes *indignant* at unworthy or unjust treatment, or at a degrading accusation.
- 23 "*Pursuant* to the king's orders, I passed the night before last \* \* waiting upon the friends of the king."
- 24 "'Tis *distance* lends enchantment to the view."
- 25 "How many young people, by their *repugnant* manners, lose opportunities for becoming successful!"

# NINTH LESSON

ENT—An adjective suffix signifying *action* or *being*.  
ENCE—A noun suffix signifying *action*, *state*, or *quality*;  
also *that which relates* to the action or state.

dependent	dé-pënd'-ent	Not self-sustaining; subordinate; one who depends.
indulgent	in-dül'-jent	Tolerant; not opposing or restraining; not severe.
different	dîf'-fēr-ent	Not the same; distinct; totally unlike; dissimilar.
violent	vî'-ô-lent	Forcible; fierce; furious.
precedent(adj.)	prê-cêd'-ent	Preceding; going before.
confident	kôn'-fi-dent	Assured beyond doubt.
diligent	dîl'-i-jent	Careful; industrious.
correspondent	kôr-rê-spônd'-ent	Conformable; one with whom intercourse is carried on by letters.
superintend- ence	sû-pêr-in-tênd'-ens	Overseeing; managing.
inexpedient	in-êks-pê'-dî-ent	Unsuitable to the time and place.
emergent	ê-mer'-jent	Suddenly appearing; coming to light.
excellent	êk'-sêl-lent	Superior; of great worth.
beneficence	bê-nêf'-i-sens	The practice of doing good; active goodness.
credence	krê'-dens	Belief; credit; confidence.
patience	pâ'-shens	Uncomplaining endurance of suffering or wrongs.
preference	prêf'-êr-ens	The act of preferring; choice; power of choosing.
diffidence	dîf'-fi-dens	Lack of self-reliance; modesty; bashfulness.
evidence	êv'-i-dens	Proof; testimony.
negligence	nêg'-li-jens	Habitual neglect.
indolence	in'-dô-lens	Habitual idleness; laziness.
existence	egz-ist'-ens	The state of existing or being; continuance in being.
permanence	pêr'-mân-ens	Duration; fixedness.
affluence	ăf'-flû-ens	Abundance; riches.
experience	êks-pê'-rî-ens	Personal and direct impressions as contrasted with descriptions or fancies.
excellence	êk'-sêl-lens	Superiority; perfection.

Words to be applied: *apparent, concurrence, impertinent, resplendent*

## THE WORDS APPLIED

- 1 "England, long *dependent* and degraded, was again a power of the first rank."
- 2 "The feeble old are *indulgent* of their ease."
- 3 "Men are as *different* from each other as the regions in which they are born are *different*." *Different* is properly followed by "from."
- 4 "Some *violent* hands were laid on Humphrey's life."
- 5 When the word "*precedent*" is used as a noun, the accent falls on the first syllable, and it then means an authoritative example. "A *precedent* (noun) is something which comes down to us from the past with the sanction of usage."
- 6 "I am *confident* that very much can be done to relieve this situation."
- 7 "Seest thou a man *diligent* in his business? he shall stand before kings."
- 8 A *correspondent* who can infuse a cordial personality into his letters is a valuable man in any business.
- 9 This was an admirable indication of the divine *superintendence* and management.
- 10 "What is *expedient* at one time may be inexpedient at another."
- 11 "The mountains huge appear *emergent*, and their broad backs upheave into the clouds."
- 12 The coloring in the picture was pronounced *excellent* by the critics.
- 13 "He was spoken of as one whose *beneficence* seemed to be inexhaustible."
- 14 Such an assertion might easily find *credence*.
- 15 *Patience* implies the quietness of self-possession of one's own spirit under sufferings, provocations, etc.
- 16 "The knowledge of things alone gives a value to our reasonings, and *preference* of one man's knowledge over another."
- 17 "In business, *diffidence* is a distinct disadvantage."
- 18 We are apt to believe the *evidence* of our senses.
- 19 "As now generally used, *negligence* is the *habit*, and neglect the *act* of leaving things undone or unattended to."
- 20 "His life was spent in *indolence* and was therefore sad."
- 21 "The *existence*, therefore, of a phenomenon is but another word for its being preserved."
- 22 "The *permanence* of these institutions is assured."
- 23 Goldsmith speaks of "an old age of elegant *affluence* and ease."
- 24 "I have but one lamp by which my feet are guided, and that is the lamp of *experience*."
- 25 "The *excellence* of the performance was acknowledged by all."

# TENTH LESSON—Review and General Exercise

dependent	premier	proficient	predominant
together	occupy	allegiance	memorable
eleven	restitution	bivouac	rheumatism
thorough	impunity	erysipelas	discrepancy
believe	vanity	vocalist	countermand
useful	clique	mosquito	predicament
precedent	rescue	author	construction
superintend	recently	frolic	competitor
height	compose	stringent	responsible
patience	incisive	conquer	disappoint
wrought	utility	discipline	conscientious
existence	attribute	oratory	attempt
advise	cancel	forfeit	blizzard
conspire	deficient	parasol	governor
define	village	legitimate	dignified
inquire	electricity	cipher	schedule
provide	fallible	replied	securities
surprise	inquire	describing	apology
relevant	vouch	delivered	collateral
defiance	remodel	doubtless	spacing
tolerance	poultry	intimidate	satisfactorily
expectant	beverage	executrix	neighbor
exorbitant	chronicle	imitators	usually
resistance	comrade	shipment	recollection
nonsense	festival	probable	externally



## CHAPTER III

WHEN we have practiced good actions awhile, they become easy; when they are easy, we take pleasure in them; when they please us, we do them frequently; and then, by frequency of act, they grow into a habit.—*Tillotson*.



# ELEVENTH LESSON—I before E

believe	bè-lēv'	To accept as true; to place confidence in.
chieftain	chēf'-tīn	A chief.
retrieve	rè-trēv'	To recover; to regain.
apiece	à-pēs'	By the single one; to each.
reprieve	rè-prēv'	A temporary suspension of the execution of a sentence; respite.
relief	rè-lēf'	The removal of anything burdensome, by which some ease is obtained.
aggrieve	āg-grēv'	To give pain or sorrow.
relieve	rè-lēv'	To free from any burden, trial, etc.
achieve	à-chēv'	To succeed in gaining.
thievish	thēv'-ish	Given to stealing.
pierce	pērs	To penetrate with a pointed instrument.
fiend	fēnd	One who is diabolically wicked or cruel.
shriek	shrēk	To utter a loud, sharp, shrill sound or cry.

## E before I

receipt	rè-sēt'	An acknowledgment of money paid; reception.
receive	rè-sēv'	To accept; to take in.
either	ē'-thēr	One of two.
perceive	pēr-sēv'	To obtain knowledge of through the senses.
seizing	sēz'-ing	The act of taking or grasping suddenly.
neither	nē'-thēr	Not the one or the other.
ceiling	sēl'-ing	The top inside lining of a room.
conceive	kōn-sēv'	To form in the mind; to originate.
deceive	dē-sēv'	To cause to believe what is false.
conceit	kōn-sēt'	A fanciful, odd or extravagant notion.
deceit	dē-sēt'	An attempt or disposition to deceive or lead into error.
seizure	sēz'-zhūr	The act of seizing.

Words to be applied in sentences: *brief, sieve, yield, receivable*

## THE WORDS APPLIED

- 1 "The great triad of moral truths in which the morally-minded man *believes*—Freedom, Immortality, and God."
- 2 "*Chieftain*, tell us a story."
- 3 "Cortes, anxious to *retrieve* the disgrace of the morning, ordered an assault on the larger, and, as it seems, more practicable eminence."
- 4 "And there were set there six water-bottles of stone \* \* \* containing two or three firkins *apiece*."
- 5 After a brief *reprieve*, he was again sent to prison.
- 6 In the famous railway strike the operators sought and obtained *relief* by the injunctional restraint of the strikers.
- 7 "There was scarcely a family in the realm that did not feel itself *aggrieved* by the oppression and extortion which this abuse naturally caused."
- 8 "The greatest object in the universe,' says a certain philosopher, 'is a good man struggling with adversity;' yet there is still a greater, which is the good man that comes to *relieve* it."
- 9 "The man who seeks one thing in life, and but one, may hope to *achieve* it before life is done."
- 10 "The *thievish* years have sucked his sap away,  
Pillaging his strength and filching his will and wit."
- 11 A shot from the Massachusetts *pierced* the torpedo tube.
- 12 "No man becomes at once, and of a sudden, either a *fieud* or a saint."
- 13 We could distinctly hear the *shriek* of the approaching locomotive.
- 14 *Receipts* may be either mere acknowledgments of payment or delivery, or they may also contain a contract to do something in relation to the thing delivered.
- 15 "Columbus had an audience of the queen, and the benignity with which she *received* him atoned for all past neglect."
- 16 "Real friendship never hesitates *either* to give or accept a favor."
- 17 I *perceived* his error in thought.
- 18 The *seizing* of the goods caused considerable excitement.
- 19 "It is difficult to negotiate where *neither* will trust."
- 20 "The *ceiling* is arched and lofty."
- 21 "Pilgrim's Progress \* \* \* is *conceived* in the large, wide spirit of humanity itself."
- 22 The beggar could not *deceive* me with his story of poverty.
- 23 "The innocent *conceits* that, like a needless eyeglass or black patch, give those who wear them harmless happiness."
- 24 "Enlighten my understanding with knowledge of right, and govern my will by thy laws, that no *deceit* may mislead me nor temptation corrupt me."
- 25 The *seizure* of the goods by the sheriff was declared unlawful.

# TWELFTH LESSON—Words in which S has the sound of Z

suppose	sŭp-pōz'	To believe; to imagine or admit to exist for the sake of argument or illustration.
franchise	frān'-chiz	A constitutional or statutory right or privilege.
advertise	ād'-vēr-tīz	To give public notice of, especially printed notice.
disguise	dīs-gīz'	To change the appearance of.
possession	pōz-zēsh'-ŭn	The act or state of possessing or holding one's own.
advise	ād-vīz'	To give advice to.
criticise	krit'-ī-sīz	To pass literary or artistic judgment upon; to find fault with.
cosmetic	kōz-mēt'-īk	Any external application intended to beautify the complexion.
reserve	rē-zērv'	To keep back; to keep in store for future or special use.
chastise	chās-tīz'	To punish.
reprisal	rē-prīz'-al	Any act of retaliation.
supervise	sū-pēr-vīz'	To superintend.
present	prē-zēnt'	To set forth; to introduce formally.
compromise	kōm'-prō-mīz	A settlement by mutual consent reached by concessions on both sides.
comprise	kōm-prīz'	To include; to contain.
disease	dīz-ēz'	Malady; affection; illness; sickness.
collision	kōl-līzh'-ŭn	A striking together, as of two hard bodies.
revise	rē-vīz'	To look at again for detection of errors.
enterprise	ēn'-tēr-prīz	Something attempted to be performed.
applause	āp-plāz'	Commendation; approval.
decision	dē-sīzh'-ŭn	An account or report of a conclusion; prompt and fixed determination.
surmise	sūr-mīz'	To infer on slight grounds.
preside	prē-zīd'	To direct, control and regulate as first officer.
devise	dē-vīz'	To contrive; to formulate by thought.
resemble	rē-zēm'-b'l	To be like or similar to.

Words to be applied in sentences : *allusion, reservoir, improvise, despise*

## THE WORDS APPLIED

- 1 "Virtue is the fruit of exertion; it *supposes* conquest of temptation."
- 2 The General Assembly would listen to no proposition except for an engagement of fidelity as a condition of exercising the elective *franchise*.
- 3 Macaulay says of Walpole: "Patriots had begged him to come up to the price of their puffed and *advertised* integrity."
- 4 "The policy of wise rulers has always been to *disguise* strong acts under popular forms."
- 5 "When we are in the satisfaction of some innocent pleasure, or pursuit of some laudable design, we are in *possession* of life."
- 6 I would *advise* that action be taken at once.
- 7 He was severely *criticised* for supporting the measure.
- 8 "What *cosmetics* are to the face, wit is to the temper."
- 9 "There was a certain simplicity that made every one her friend, but it was combined with a subtle attribute of *reserve*."
- 10 "My father has *chastised* you with whips, but I will *chastise* you with scorpions."
- 11 Specifically, *reprisal* means the act of retorting on an enemy by inflicting suffering or death on a prisoner.
- 12 The noted architect has been engaged to *supervise* the construction of the building.
- 13 We *present* foreign ministers to the president; we introduce, or should introduce, our friends to each other.
- 14 "They enslave their children's children, who *compromise* with sin."
- 15 His outfit *comprised* merely a driver, mid-iron, and putter.
- 16 "He who is fatally *diseased* in one organ necessarily pays the penalty with his life, though all the others be in perfect health."
- 17 A serious *collision* was narrowly averted.
- 18 He undertook to *revise* the book, but found the work so tedious that he gave it up.
- 19 Americans are famous the world over for their *enterprise*.
- 20 The singing of Sembrich was greeted with tremendous *applause*.
- 21 The *decision* of the Supreme Court in this case met with the hearty approval of the people.
- 22 "The greenish-colored coat which he had on forbade me to *surmise* that he was a clergyman."
- 23 The Vice-President of the United States *presides* over the Senate.
- 24 They will attempt to *devise* ways and means for increasing the business.
- 25 Glaciers *resemble* rivers in some respects.

# THIRTEENTH LESSON

Able and ible—that which may or can be.  
Final e of the root word is dropped except  
after c and g.

impossible	im-pōs'-sī-b'l	Beyond the reach of power to accomplish.
blamable	blām'-ā-b'l	Meriting blame or censure.
admissible	ād-mīs'-sī-b'l	Such as may be admitted, conceded or allowed.
flexible	flēks'-ī-b'l	Capable of being bent without breaking; manageable.
feasible	fēz'-ī-b'l	Capable of being done; practicable.
inexhaustible	in-ēks'-ast'-ī-b'l	Incapable of being exhausted; un-failing.
infallible	in-fāl'-lī-b'l	Exempt from fallacy or error of judgment, as in opinion.
invisible	in-vīz'-ī-b'l	Incapable of being seen; not perceptible by vision.
legible	lēj'-ī-b'l	Capable of being easily read.
plausible	plāz'-ī-b'l	Seeming likely to be true, though open to doubt.
acceptable	āk-sēpt'-ā-b'l	Capable of being accepted; gratifying; agreeable.
contemptible	kōn-tēmt'-ī-b'l	Deserving of contempt; despised.
passable	pās'-ā-b'l	Capable of being passed; fairly good; moderate.
obtainable	ōb-tān'-ā-b'l	Capable of being obtained or procured.
movable	mōv'-ā-b'l	Capable of being moved, as from one place to another.
teachable	tēch'-ā-b'l	Capable of being and willing to be taught; apt to learn; docile.
receivable	rē-sēv'-ā-b'l	Capable of being received.
ratable	rāt'-ā-b'l	Subject to assessment.
manageable	mān'-āj'-ā-b'l	Capable of being managed, controlled or handled; tractable.
chargeable	chārj'-ā-b'l	Capable of being or rightfully charged.
payable	pā'-ā-b'l	Capable of being discharged by payment; justly due.
changeable	chānj'-ā-b'l	Capable of being changed; alterable; changeful; inconsistent.
salable	sāl'-ā-b'l	Capable of being sold; marketable.
curable	kūr'-ā-b'l	Susceptible of being cured.
excusable	ēks-kūz'-ā-b'l	Admitting of excuse or pardon; justifiable.

Words to be applied in sentences: *taxable, reversible, catable, audible*

## THE WORDS APPLIED

- 1 "Few things are *impossible* to diligence and skill."
- 2 "In the centuries men are not born demi-gods and perfect characters, but imperfect ones, and mere *blamable* men."
- 3 The hypothesis is *admissible*.
- 4 "A politician should be as *flexible* in little things as he is inflexible in great."
- 5 "It was not *feasible* to gratify so many ambitions."
- 6 "He seemed to possess an *inexhaustible* store of anecdotes."
- 7 "As well might a man claim to be immortal in his body as *infallible* in his mind."
- 8 "The problem is a better adjustment of the burdens of state and local taxes, so as to make those pay their share who own *invisible* or easily concealed property."
- 9 "The storm of contrary wind unfurls the banner, and makes thereby its inscription the more *legible*."
- 10 "It is by this mixture of truth that the error is made *plausible*, and insinuates itself into the minds of others."
- 11 "His proposition is *acceptable* to us."
- 12 "Weak at home and disregarded abroad is our present condition, and *contemptible* enough it is."
- 13 The road is not *passable* for wagons.
- 14 Success is not *obtainable* without effort.
- 15 "The Chinese writing, from its enormous diversity of characters, is not well suited to printing by *movable* types."
- 16 "If one has a *teachable* disposition, he cannot but be improved."
- 17 Any legal tender is *receivable* for taxes.
- 18 The share at which property is taxed is its *ratable* value.
- 19 He possessed a most *unmanageable* temper.
- 20 "Waste is the natural consequence of war, *chargeable* on those who caused the war."
- 21 "Eighteen per cent per annum, *payable* monthly, was the enticing rate of interest offered."
- 22 The *changeable* weather in Chicago is one of the disagreeable features of life there.
- 23 It was conceded that the goods were not in a *salable* condition.
- 24 His disease was pronounced *curable*.
- 25 He was declared to be *excusable*.

# FOURTEENTH LESSON

Regular verbs of one syllable ending with a single consonant, after a single vowel, double the last letter on adding ing or ed.

barred	bārd	Obstructed.
blotting	blōt'-tīng	Staining as with ink; to dry with blotting-paper.
stepped	stēpt	Measured off by steps; walked.
pinning	pīn'-nīng	Fastening by means of pins.
begging	bēg'-gīng	Asking alms; entreating.
fretted	frēt'-tēd	Irritated; disturbed; ornamented with fretwork.
slammed	slāmd	Shut with force and a loud noise; to put in place with force and loud noise.
rubbing	rūb'-bīng	Producing friction.
jarred	jārd	Rudely shaken; shocked.
dipped	dīpt	Put for a moment into any liquid.
planned	plānd	Devised; contrived.
shamming	shām'-mīng	Feigning; practicing deception.
digging	dīg'-gīng	Piercing or loosening as with a spade.
ridding	rīd'-dīng	Freeing from.
rubbed	rūbd	Past tense of rub.
rotting	rōt'-tīng	Decaying.
chopping	chōp'-pīng	Cutting or striking repeatedly with a sharp instrument.
stirred	stērd	Agitated.
grinning	grīn'-nīng	Smiling sneeringly or snarlingly.
swapped	swōpt	Exchanged.
trotting	trōt'-tīng	Proceeding by a certain gait peculiar to quadrupeds.
trapped	trāpt	Caught in a trap; deceived.
wrapped	rāpt	Enveloped completely.
robbing	rōb'-bīng	Taking by force; stealing.
spurred	spūrd	Urged forward.

Words to be applied in sentences: *blur, mar, hop, strap*



## THE WORDS APPLIED

- 1 He found the entrance *barred* by the bulky form of a policeman.
- 2 Here are some of the synonyms of *blotting*: staining, effacing, smearing.
- 3 He *stepped* back just in time to prevent an awkward collision.
- 4 *Pinning* papers together often prevents serious loss of time.
- 5 He was discovered *begging* in the street.
- 6 "The cunning hand that carved this *fretted* door is stilled."
- 7 The door was *slammed* viciously as he approached the entrance.
- 8 Fine lenses are finished by *rubbing* with the hand.
- 9 The vibrations caused by the explosion *jarred* the valuable vase, which fell from its pedestal.
- 10 They *dipped* the water from the well with a long-handled dipper.
- 11 The robbery had evidently been long *planned*.
- 12 It was soon discovered that he was *shamming*.
- 13 The *digging* of the Panama Canal involved an enormous amount of labor, and the expenditure of large sums of money.
- 14 She thought there was no means of *ridding* herself of the habit.
- 15 The silver was *rubbed* until it shone like new.
- 16 The fruit lay *rotting* in the orchard.
- 17 *Chopping* trees was a favorite pastime of Gladstone's.
- 18 The action of his party *stirred* him to the bitterest hatred.
- 19 *Griming* is not a sure sign of amiability.
- 20 *Swapped* is a word not much used nowadays.
- 21 Riding a *trotting* horse is not always agreeable, but it is said to be excellent exercise.
- 22 The man was *trapped* into making the confession.
- 23 He *wrapped* his actions in mystery.
- 24 He confessed to *robbing* the city of hundreds of dollars.
- 25 *Spurred* to greater effort by their defeat of the day before, the cavalry made a magnificent charge.



# FIFTEENTH LESSON—Review and General Exercise

believe	conductive	phaeton	inexhaustible
retrieve	exalted	comment	apprehension
suppose	hesitate	barter	authenticated
impossible	ingenious	seldom	admissible
barred	nullify	competent	magnanimous
blotting	exertion	consignee	compromise
franchise	editor	tablet	unanimous
relief	penurious	fortune	irresistible
fretted	oppressive	cunning	bituminous
flexible	furniture	rational	co-operation
advertise	continue	comprise	objectionable
thievish	elapsed	assailable	insufficient
planning	vestibule	modify	continuous
criticise	diligence	athlete	subscription
shriek	pursuit	deliberate	accordingly
trotting	suburban	pedal	mimeograph
receipt	molasses	defray	unnecessary
legible	consistent	rascality	quinine
stern	worsted	journal	ponderous
ceiling	inquisitive	criterion	promptness
applause	originated	flannel	familiarize
excusable	sarcasm	premium	reciprocity
almost	ledger	disease	prairie
purpose	grateful	plaintiff	engaging
sovereign	inclusive	holiday	Sabbath

## CHAPTER IV

WHAT we truly and earnestly aspire to be, that in some sense we are. The mere aspiration, by changing the frame of the mind, for a moment realizes itself.—*Mrs. Jameson.*



## SIXTEENTH LESSON

Words of more than one syllable, having the accent on the last, on taking a suffix, double the last consonant when it follows a single vowel. Words accented on the other syllables do not double the final consonant. Exceptions: *chagrined, inferable, transferable*.

referred	rê-fêrd'	Sent elsewhere for information, aid or decision.
expelling	êks-pêl'-ling	Evicting; forcing out of.
acquitted	âk-kwit'-têd	Freed from an accusation.
remittance	rê-mit'-tans	The sum or thing remitted.
compelling	kôm-pêl'-ling	Causing one to yield or submit.
occurrence	ôk-kûr'-rêns	A happening.
rebelled	rê-bêld'	Resisted by force; revolted by active resistance.
permitting	pêr-mit'-ting	Suffering to be done; granting permission.
concurrence	kôn-kûr'-rêns	Agreement in opinion.
unfitted	ûn-fit'-têd	Not suited to; unsuitable.
abettor	â-bêt'-têr	An accomplice; an accessory.
repelled	rê-pêld'	Repulsed; driven back.
admitting	âd-mit'-ting	Receiving; assenting to.
solicited	sô-lis'-it-êd	Appealed to; requested; supplicated; entreated; importuned.
regretting	rê-grêt'-ting	Feeling sorrow or dissatisfaction on account of the happening or loss of something.
libeled	li'-bêld	Exposed to public ridicule, by writings, picturings, etc.
modeled	môd'-êld	Formed after a model or pattern.
unequaled	ûn-ê'-kwâld	Not equaled; unmatched.
marveled	mâr'-vêld	Wondered; astonished; surprised.
leveling	lêv'-êl-ing	The act of making level.
endangered	ên-dân'-jêrd	Exposed to danger or loss.
impelled	îm-pêld'	Urged forward.
submitted	sûb-mit'-têd	Surrendered to authority; yielded.
committed	kôm-mit'-têd	Intrusted to; perpetrated.
preferring	prê-fêr'-ring	Holding in greater favor.

Words to be applied: *concurrent, recurring, deferred, transmit*

## THE WORDS APPLIED

- 1 The whole matter was *referred* to the Board of Arbitration.
- 2 All classes of Protestants were intent on *expelling* James II from the throne.
- 3 He was promptly *acquitted* of the charge.
- 4 Your *remittance* has been duly credited.
- 5 There was no means of *compelling* the man to withdraw.
- 6 They attached but little importance to the *occurrence*.
- 7 He *rebelled* so strenuously that they finally dropped the matter.
- 8 A pass was issued *permitting* them to enter the building whenever they desired.
- 9 His *concurrence* in that opinion strengthened his cause wonderfully.
- 10 He was mentally *unfitted* for such work.
- 11 "The *abettors* of slavery are weaving the thread in the loom, but God is adjusting the pattern."
- 12 His every advance was *repelled*.
- 13 *Admitting* such to be the case, we see no reason why we should comply with your request.
- 14 He *solicited* favors from all his friends until he became a nuisance.
- 15 Spend not your time in *regretting* the past, but in building for the future.
- 16 The book *libeled* the whole human race.
- 17 The memorial building was to be *modeled* after the Parthenon.
- 18 The quality of the workmanship is *unequaled*.
- 19 "Upon seeing which they *marveled* much."
- 20 The men were busily engaged in *leveling* the lawn.
- 21 The constitution would be *endangered* by such a law.
- 22 His boundless ambition *impelled* him to continue work.
- 23 All of which is respectfully *submitted* for your consideration.
- 24 "To those who can best do the work, all work in this world is sooner or later *committed*."
- 25 Johnstone decided to remain at the hotel over night, *preferring* rather to lose the time than to travel at night.

# SEVENTEENTH LESSON

Derivative Words. Verbs ending in e drop the e when ing or ed is added.

dining	din'-ing	Taking dinner.
hating	hāt'-ing	Disliking.
gazing	gāz'-ing	Looking at intently.
planing	plān'-ing	Smoothing with a plane.
mining	mīn'-ing	The digging of minerals from the earth.
pruning	prun'-ing	Trimming away by cutting.
loving	lūv'-ing	Regarding with affection.
fining	fin'-ing	Imposing a fine upon.
exploding	ēks-plōd'-ing	Bursting with sudden violence and noise.
confining	kōn-fin'-ing	Keeping within certain limits.
reducing	rē-dūs'-ing	Diminishing; lessening; decreasing.
confusing	kōn-fūz'-ing	Perplexing.
refining	rē-fin'-ing	Reducing to a fine or pure state.
troubling	trüb'-l-ing	Disturbing; distressing.
doubting	dout'-ing	Hesitating in belief.
inducing	in-dūs'-ing	Drawing on; prevailing on.
intimating	in-tī-māt-ing	Referring to in a remote manner.
subduing	süb-dū'-ing	Conquering; destroying the force of.
ensuing	ēn-sū'-ing	Coming after; following in chronological succession.
arguing	är'-gū-ing	Reasoning in support of a proposition, opinion or measure; debating.
valuing	vāl'-ū-ing	Prizing; placing a value upon.
rescuing	rēs'-kū-ing	Freeing from confinement, danger or evil.
blazing	blāz'-ing	Glowing with flame; flashing.
cleansing	klēnz'-ing	Making clean.
sponging	spünj'-ing	Wiping or cleansing with a sponge.

Words to be applied: *balancing, releasing, solacing, unceasing*

## THE WORDS APPLIED

- 1 The *dining* hall should always breathe good cheer.
- 2 Darwin says that a man may be guilty of intensely *hating* another, but until his bodily frame is affected he cannot be said to be enraged.
- 3 She was found *gazing* with expressionless eyes into the distance.
- 4 The mill is now chiefly engaged in *planing*.
- 5 Gold *mining* is an important industry in Alaska.
- 6 In *pruning*, we cut away some portion of the tree, shrub or other plant, for the benefit of that which remains.
- 7 He was presented with a magnificent *loving-cup*.
- 8 *Fining* the culprits in such cases will not cure the evil.
- 9 *Exploding* cartridges were heard in every direction.
- 10 The employment was too *confining*.
- 11 Ways and means for *reducing* the expenses must be devised.
- 12 "With just enough learning, and skill for the *using* it,  
To prove he'd a brain, but forever *confusing* it."
- 13 The *refining* of oil is one of the large industries of this country.
- 14 Pardon me for *troubling* you so much.
- 15 He who hesitates, *doubting*, will lose the race.
- 16 "*Inducing* him to accept the position seemed out of the question."
- 17 He doubted the wisdom of it, *intimating* that serious results would follow.
- 18 *Subduing* the tribes was found to be no easy matter.
- 19 In the *ensuing* close-range fighting, the troops were badly cut up.
- 20 "There is nothing more delusive than *arguing* from a fellow's school or collegiate successes to his triumphs in after-life."
- 21 There is no means of *valuing* the product.
- 22 The crew of the cruiser was busily engaged in *rescuing* the shipwrecked sailors.
- 23 "For them no more the *blazing* hearth shall burn."
- 24 Hercules was at one time engaged in *cleansing* the Augean stables.
- 25 The spots may be removed by *sponging* with alcohol.

## EIGHTEENTH LESSON—English, Greek and Latin Prefixes

For the sake of **euphony** the last letter of the prefix is often modified by the first letter of the root. In this way the prefix *apl* is changed to *a*, *ac*, *af*, *ag*, etc.

**NOTE TO TEACHER.**—A study of the prefixes and suffixes and their application in word building and analysis can be made very attractive and valuable. Many interesting facts will be disclosed in tracing the meaning of words from the prefixes and suffixes and noting the changes which have come about through the growth and development of language.

### English Prefixes

<i>Prefix</i>	<i>Meaning</i> ✓	<i>Application</i>
<b>a</b>	<i>at, in, on:</i>	ahead, ashore.
<b>be</b>	<i>to make, by:</i>	benumb, beside.
<b>for</b>	<i>not, from:</i>	forbid.
<b>mis</b>	<i>wrong, wrongly:</i>	misapply, misrule.
<b>out</b>	<i>beyond:</i>	outweigh, outbreak.
<b>over</b>	<i>above:</i>	overthrow, overrule.
<b>un</b>	<i>not, opposite act:</i>	unskilled, uncivil.
<b>under</b>	<i>beneath:</i>	underground, underrate.
<b>with</b>	<i>from, against:</i>	withdraw, withstand.

### Greek Prefixes

<b>a (an)</b>	<i>without, not:</i>	atheist, anarchy.
<b>amphi</b>	<i>both, around:</i>	amphitheater, amphibious.
<b>ana</b>	<i>up, back, through:</i>	analysis, anathema.
<b>anti (ant)</b>	<i>against, opposite:</i>	antipathy, antithesis, antonym.
<b>apo (ap)</b>	<i>from:</i>	apology, apotheosis.
<b>cata (cap)</b>	<i>down:</i>	cataract, catalogue.
<b>dia</b>	<i>through:</i>	diameter, diagram.
<b>en (em)</b>	<i>in, on:</i>	energy, emphasis.
<b>epi (ep)</b>	<i>upon:</i>	epidemic, epigram.
<b>hyper</b>	<i>over:</i>	hypercritical, hypertrophy.
<b>hypo</b>	<i>under:</i>	hypocrite, hypodermic.
<b>meta (met)</b>	<i>between, with, over, beyond, change:</i>	metaphysical, metamorphosis.
<b>syn (sy, syl, sym)</b>	<i>with, together:</i>	synthesis, system, synonym.

## Latin Prefixes

✓ ab (abs)	from:	abnormal, abstain.
✓ ad(a, ac, af, ag, al, an, ap, ar, as, at)	to:	admit, ascend, accustom, affix, annexed, apportion, attain.
ante	before:	antedate, antecedent.
✓ bi (bis)	two, twice:	bicycle, bifacial.
circum	around:	circumnavigate, circumspect.
✓ con (co, col, com, con)	with, together:	console, co-ordinate, collapse, compress, correspond.
contra (counter)	against:	contravene, counteract.
de	down, from:	depose, demerit.
✓ dis (di, dif)	apart, not, opposite act:	disconnect, diffident, divert.
✓ ex(e, ec, ef)	out of, from:	extract, eject, eccentric.
✓ extra	beyond:	extraordinary.
✓ in (il, im, ir)	in, on, not:	inapplicable, illegal, import, irresponsible.
✓ non	not:	non-essential, non-existent.
✓ ob (oc, of, op)	in front, in the way, against:	object, occasion, offend, opportune.
✓ per	through, throughout:	pervade, permanent.
✓ post	after:	postpone, postscript.
✓ pre	before:	precede, prefix.
pro	for, forth:	proceed, pronoun.
re	back or again:	relapse, reconsider.
retro	backward:	retroactive, retrospect.
se	aside:	select, seclude.
semi	half:	semicircular, semiannual.
✓ sub (suc, suf, sug, sup, sus)	under:	subway, succumb, suffice, suggest, support, suspect.
super (Fr. sur)	above, over:	supersede, surpass.
trans (tra)	across, beyond:	transact, traverse.
ultra	beyond:	ultrafashionable.
vice	instead of:	vice-president, vice-consul.

Words to be applied: *withhold, unselfish, outside, mistake*



# NINETEENTH LESSON—Ask the student to supply other words in which these suffixes are used.

## Latin Suffixes

Suffix	Meaning	Application
able (ible, ble)	able to, fit to be, causing:	tractable, forcible, noble.
aceous (acious)	having the quality of, full of:	farinaceous, spacious, judicious.
acy	state or quality of being:	obstinacy, accuracy.
al	pertaining to, act of:	electoral, general, literal.
an	pertaining to, one who:	American, comedian, historian.
ance (aney)	state of being, act of:	repentance, distance, hesitancy.
ant (ent)	one who, that which:	expectant, decadent, merchant.
ary	belonging to, one who, place where:	judiciary, secondary.
ate	having, one who, to a diminutive: [make:	confederate, moderate, generate.
cle (cule)	state of being:	spectacle, receptacle, reticule.
ence (ency)	becoming:	affluence, eloquence, presidency.
escence (escent)	to make:	reminiscence, acquiescence, coal- escent.
fy	pertaining to, made of, one who:	modify, liquefy, disqualify.
ic (ical)	quality of:	gymnastic, phonetic, practical.
id	able to be, relating to:	valid, frigid, lucid, flaccid.
ile	belonging to:	puerile, volatile, servile.
ine	act of, state of being:	sanguine, feminine, doctrine.
ion	one who is, being:	condition, commission, erosion.
ite	state or quality of being:	definite, favorite, cosmopolite.
ity (ty)	one who, that which, having the quality or power of:	vivacity, duplicity, velocity.
ive	state of being, act of, that which:	imaginative, lucrative, operative.
ment	state of being, that which:	assessment, resentment, appoint- ment.
mony	one who, that which: relating to place where, thing which:	acrimony, harmony, ceremony, matrimony.
or	full of, having:	governor, senior, warrior.
ory (ry, ary, ery)	fold:	accessory, derogatory, dispensary, solitary, cookery, robbery.
ose (ous)	state of being:	jocose, verbose, ponderous.
ple	diminutive:	multiple, couple, sextuple.
tude	full of:	quietude, latitude, gratitude.
ule	state or act of, that which:	ridicule, globule, granule.
ulent		fraudulent, corpulent, virulent.
ure		pleasure, censure, enclosure, tenure.

## English Suffixes

<i>Suffix</i>	<i>Meaning</i>	<i>Application</i>
✓ dom	state of being, domain of:	random, thralldom, freedom, kingdom.
✓ en	made of, to make:	wooden, molten, rotten, sodden.
✓ er	one who, that which, comparative degree:	printer, runner, laborer, voter, larger, longer.
✓ ery (ry)	place where, state of being, collection, art of:	husbandry, savagery, drapery, millinery.
✓ est	most:	largest, smallest, fastest, greatest.
✓ ful	full of, causing:	graceful, resourceful, dreadful.
✓ hood	state or quality of being:	manhood, childhood, statehood.
✓ ing	the act, continuing:	going, effecting, excluding.
✓ ish	somewhat like, to make:	womanish, burnish, English, bookish.
✓ less	without:	worthless, speechless, nerveless.
✓ ly	manner, like:	tightly, tacitly, nightly, sweetly.
✓ ness	state or quality of being:	flatness, loveliness, darkness, costliness.
✓ ship	state of, office of:	receivership, workmanship.
✓ some	full of, causing:	lonesome, tiresome, irksome.
✓ ster	one who:	forester, songster, register.
✓ ward (wards)	direction of:	forward, upward, backward, afterwards.

## Greek Suffixes

ic (ical)	pertaining to, made of, one who:	empiric, allegoric, topic, maniac, Teutonic, Homeric, psychic.
ic (ics)	science of:	pneumatics, hydraulics, dynamics.
ise (ize)	to make, to give:	hypnotize, geologize, harmonize.
ism	state of being, doctrine:	organism, Americanism, heroism, baptism.
ist	one who:	organist, novelist, journalist.

## ✓ French Suffixes

age	state of being, act of, that which, a collection of:	homage, voyage, savage, vintage, heritage, pilgrimage, stoppage.
ee	one to whom:	employee, mortgagee, assignee.
eer (ier)	one who:	financier, engineer, pioneer.
ess	female:	lioness, hostess, enchantress.

Words to be applied: *heritage, harmonize, addressee, consignee*

# TWENTIETH LESSON—Review and General Exercise

referred	appreciate	opulence	superintendent
dining	oriental	incidental	correspondence
dependent	auspicious	requisite	proportionate
cameo	eminent	partially	agriculturist
preferring	agitate	opponent	committed
sponging	inferred	physician	circumstance
superintend- [ence] castle	infernal	squeezed	abhorrence
expelling	cargo	proximate	economical
hating	busy	defining	disposition
permanence	faucet	criminal	changeable
palace	agony	fixtures	specification
cleansing	deficit	sanitary	commenced
experience	courtesy	annuity	differential
heinous	passages	dealing	submitted
acquitted	gratis	chagrin	embellished
gazing	request	hurriedly	consistency
exhausted	property	continue	exclusively
luscious	remedied	testify	humiliating
impelled	prefer	extent	commotion
confusing	suspend	excitable	microscope
leisurely	surety	cistern	antecedent
exquisite	elastic	Saturday	hereinafter
regretting	assignee	valuable	scrutinize
fraudulent	proposal	colossal	invincible
	antique	occasion	conveying

## CHAPTER V

THOSE words called homonyms, which are pronounced alike but spelled differently, can be studied only in connection with their meaning, since the meaning and grammatical use in the sentence is our only key to their form.—*Sherwin Cody in "Word-Study."*

# TWENTY-FIRST LESSON—Homophonous Words

adieu	á-dū'	Good-bye; farewell.
ado	á-dōō'	Fuss; bustle; as, to "make a great ado."
advice	ád-vīs'	Counsel.
advise	ád-víz'	To give counsel.
air	âr	Atmosphere.
heir	âr	One who inherits.
ere	âr or âr	Before; rather than.
e'er	âr or âr	A contraction for <i>ever</i> .
allowed	âl-loud'	Granted; permitted.
aloud	â-loud'	With a loud voice, or great noise; loudly.
assay	ás-sā'	To test, as ore.
essay	ēs-sā'	To try; to attempt.
ate	ât	Did eat.
eight	ât	Twice four.
auger	ā'-gēr	A tool.
augur	ā'-gŭr	To predict; a diviner.
aught	ât	Anything; any part.
ought	ât	Should; to be bound in duty or by moral obligations.
awful	ā'-ful	Dreadful; frightful.
offal	ôf'-fal	Refuse; that which is thrown away as worthless or unfit for use.
bad	bād	Evil; wicked.
bade	bād	Did bid.
barred	bārd	Restricted or confined.
bard	bārd	A poet.
bared	bārd	Uncovered.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *cast, cask, caster, cere*.

## THE WORDS APPLIED

- 1 I bade my comrades *adieu* without further *ado*.
- 2 If you will take my *advice*, I will *advise* you of my whereabouts.
- 3 "And all the *air* a solemn stillness holds."
- 4 The *heir* was haughty and put on airs.
- 5 I will be thrown into Aetna *ere* I will leave her.
- 6 "As free from passion as *e'er* the gods above."
- 7 The pupils were not *allowed* to talk *aloud*.
- 8 He *essayed* to *assay* the ore, but failed.
- 9 The boy *ate eight* of the apples.
- 10 An *auger* is a tool larger than a gimlet.
- 11 "Have you ever found your mind darkened like the sunny landscape by the sudden cloud, which *augurs* a coming tempest?"
- 12 For *ought* I know, we are lost.
- 13 *Ought* is synonymous with should, although the stronger word, and implies a moral obligation.
- 14 She met an *awful* death in the collision.
- 15 The *offal* should be removed immediately.
- 16 His *bad* habits were a great detriment to his progress in business.
- 17 The man *bade* adieu to his wicked life.
- 18 The *bard* who had *bared* his head to sing before the king was *barred* from his presence.

## TWENTY-SECOND LESSON—Homophonous Words

base	bās	Lowest part; vile.
bass	bās	A part in music.
breach	brēch	A gap or opening.
breech	brēch	The hinder part of anything.
bred	brēd	Reared.
bread	brēd	An article of food made from flour or meal.
bullion	bul'-yūn	Uncoined gold or silver.
bouillon	bōō-yōn'	Soup or broth. ( <i>French.</i> )
bow	bō	A curved form or object.
beau	bō	A dandy; an escort; a lover.
board	bōrd	Sawed timber; food; stated meals.
bored	bōrd	Perforated; wearied by a bore.
born	bōrn	Brought into life.
borne	bōrn	Carried; supported; conveyed.
bourn	bōrn or bōōrn	A limit; a boundary.
buy	bī	To purchase.
by	bȳ	Near.
bye	bȳ	As in "good-bye."
calendar	kāl'-ēn-dēr	An almanac.
calender	kāl'-ēn-dēr	A press used to give paper or cloth a smooth, glossy surface.
Calvary	kāl'-vá-rȳ	A mountain.
cavalry	kāv'-al-rȳ	Mounted troops.
canon	kān'-ūn	A church law.
cañon	kān'-yūn	A defile. ( <i>Spanish.</i> )
cannon	kān'-nūn	A great gun.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *chaste, coign, cord, corporal.*

## THE WORDS APPLIED

- 1 The man was of a *base* disposition, but had a magnificent *bass* voice.
- 2 Modern guns are loaded at the *breech*, and are capable of causing a wide *breach* in the strongest armor.
- 3 Southern-*bred* people are fond of warm *bread*.
- 4 The miner having disposed of his *bullion*, ordered a cup of *bouillon*.
- 5 The *bow* was an important part of the equipment of the *beaux* of olden time.
- 6 *Board* also applies to a number of persons appointed or elected to sit in council for the management of some business.
- 7 The *board* of the hotel *bored* the guests.
- 8 *Born* in captivity of the bandits, he was *borne* beyond the *bourn* of Servia.
- 9 He saw her pass *by* on her way to *buy* her ticket, and waved her a cordial good-*bye*.
- 10 Well *calendered* paper is often used in printing *calendars*.
- 11 The *cavalry* marched on toward *Calvary*.
- 12 "By an ancient *canon* those who administered at the altars of God were forbidden to take any part in the infliction of capital punishment."
- 13 The grand *cañon* of the Colorado river in Colorado is an inspiring sight.
- 14 The United States recently tested a *cannon* that would carry a projectile twenty-six miles.



## TWENTY-THIRD LESSON—Homophonous Words

canvas	kān'-vas	Coarse cloth.
canvass	kān'-vas	To search or solicit.
capital	kāp'-i-tal	Chief city; stock in trade.
capitol	kāp'-i-tōl	National or state edifice.
caret	kā'-rēt	(^) Sign used in writing or printing.
carrot	kār'-rūt	A vegetable.
carat	kār'-āt	Weight or fineness.
cede	sēd	To yield or surrender.
seed	sēd	Life principle; source; original.
ceil	sēl	To cover the inner side of the roof.
seal	sēl	A sea animal; a stamp.
cell	sēl	A small apartment; minute elementary structure.
sell	sēl	To transfer for a price.
seller	sēl'-lēr	One who sells.
cellar	sēl'-lēr	A room or rooms under a building.
censer	sēn'-sēr	A vessel.
cursor	sēn'-sōr	An examiner; a critic; a reviewer.
cent	sēnt	A coin.
sent	sēnt	Did send.
scent	sēnt	An odor.
cereal	sē'-rē-al	Any edible grain.
serial	sē'-rī-al	Pertaining to a series.
Ceres	sē'-rēz	Goddess of corn and tillage.
series	sē'-rēz	A succession of things.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *crisis, cymbal, dear, deviser.*

## THE WORDS APPLIED

- 1 The word *canvas* is also applied to paintings; as, "History does not bring out clearly upon the *canvas* the details which were familiar."
- 2 "No previous *canvass* was made for me."
- 3 Washington and Paris are *capital* cities.  
When wealth is used to assist production, it is called *capital*.
- 4 The *Capitol* at Washington is one of the most beautiful structures in the world.
- 5 The spelling of the word *caret*, a sign used in printing or writing, should be carefully distinguished from *carat*, signifying weight or fineness, and *carrot*, the name of a vegetable.
- 6 "The people must *cede* to the government some of their natural rights."
- 7 "Praise of great acts he scatters as a *seed*."
- 8 "The greater house he *ceiled* with fir tree."
- 9 "Like a red *scal* is the setting sun  
On the good and the evil men have done."
- 10 The prisoner was led to the *cell*.
- 11 "I will buy with you, *sell* with you; but I will not eat with you."
- 12 The *seller* of the property misrepresented it to the buyer.
- 13 The *cellar* is generally used as a place in which to store provisions.
- 14 "Her thoughts are like the fume of frankincense which from a golden *censer* forth doth rise."
- 15 The *censor* was very much overworked during the Spanish régime in Cuba. "Received with caution by the *censor* of the press."
- 16 He was given fifty *cents* and *sent* to purchase sweet-scented incense. "Half the world is on the wrong *scent* in the pursuit of happiness."
- 17 *Cereals* form a very important part of the food products of this country.
- 18 Stories published on the *serial* plan are said by some critics to be on the decline.
- 19 *Ceres* was the daughter of Saturn and Ops, or Rhea.
- 20 "During some years his life was a *series* of triumphs."

## TWENTY-FOURTH LESSON—Homophonous Words

cession	sěsh'-ŭn	Compliance; the act of ceding.
session	sěsh'-ŭn	A sitting.
choir	kwir	A band of singers.
quire	kwir	Twenty-four sheets of paper.
cite	sīt	To quote; to notify of a proceeding in court.
site	sīt	Situation or location.
sight	sīt	Vision; act of seeing; a view.
clique	klēk	A group of persons.
click	klīk	A sharp, non-ringing sound.
coarse	kōrs	Rough.
course	kōrs	Direction; a portion of a meal.
complement	kōm'-plē-ment	Fullness; completion.
compliment	kōm'-plī-mēnt	Praise; flattery.
confidant	kōn-fi-dānt'	A bosom friend.
confident	kōn'-fi-dent	Positive; sure.
correspondence	kōr-rě-spōnd'-ens	Intercourse by letter.
correspondents	kōr-rě-spōnd'-ents	Those who communicate by letter.
counsel	koun'-səl	Advice; opinion.
council	koun'-səl	An assembly.
currant	kūr'-rant	A small fruit.
current	kūr'-rent	Course of a stream; now going on (adj.).
core	kōr	The inner part.
corps	kōr	A body of troops.
co-respondent	kō-rě-spōnd'-ent	One who answers jointly with another.
correspondent	kōr-rě-spōnd'-ent	One who corresponds.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *dire, earn, faint, fete.*

## THE WORDS APPLIED

- 1 The *cession* of the Philippine Islands by Spain was made upon payment of \$20,000,000 by the United States.
- 2 A *session* of Parliament is opened with a speech from the throne.
- 3 The *choir* sang the "Recessional" with wonderful feeling.
- 4 Paper is now sold by the pound, rather than by the *quire*.
- 5 "The devil can *cite* Scripture to his purpose."
- 6 He selected the *site* for the building.
- 7 They never saw a *sight* so fair.
- 8 The operations of the *clique* were broken up by the *click* of the lock.
- 9 The *coarse* man took the opposite *course*.
- 10 Hoffmann, the pianist, is not fond of a *course* dinner.
- 11 "History is the *complement* of poetry."
- 12 "It is a tedious waste of time to sit and hear so many *compliments* and lies."
- 13 He was *confident* that his *confidant* had not betrayed him.
- 14 *Correspondence* should be looked after carefully by *correspondents*.
- 15 The *counsel* for the railroad company *counseled* the passage of the measure by the city *council*.
- 16 "*Currants* are so called because the berries resemble in size the small grapes from the Levant."
- 17 "Our gold's laid up in sunsets, safe from thieves;  
And all our *current* silver's in the stars."
- 18 The *corps* of infantry attempted to reach the *core* of the enemy's base of supplies.
- 19 The *co-respondent* in the famous suit was a noted *correspondent* of the newspaper.

# TWENTY-FIFTH LESSON—Review and General Exercise

adieu	together	transmission	rarely
advise	intense	restaurant	wrought
heir	surplus	comical	remembrance
cite	immaterial	exposition	manipulation
essay	pleasing	supreme	mortification
augur	incite	infringe	independence
offal	cemetery	abscond	figurative
complement	mitigate	antidote	republic
bard	ambiguous	defaulter	frequently
breech	resulted	proposition	nickel
counsel	reservoir	cabbage	bilious
bouillon	possessor	celebrity	commodities
bored	colonel	illustrious	prescription
calendar	brotherhood	nineteenth	boisterous
canon	obligatory	negligent	commencement
canvass	tasty	scripture	variety
caret	perpetrate	stave	effectiveness
cede	captivate	gratify	palsy
ceil	counterfeit	elevator	pestilence
corps	appendix	interline	caterpillar
censer	immoral	glazier	whisky
serial	umbrella	intrude	charity
cession	homely	praise	polish
choir	dullness	admissible	acute
current	preference	proffered	courageously

## CHAPTER VI

**I**T is the height of folly to throw up attempting because you have failed. Failures are wonderful elements in developing the character.—*Max Müller.*

## TWENTY-SIXTH LESSON—Homophonous Words

disease	dīz-ēz'	Sickness.
decease	dē-sēs'	Death.
deference	dēf'-ēr-ens	Reverence; respect.
difference	dīf'-fēr-ens	Dissimilarity; disagreement.
descendant	dē-sēnd'-ant	Offspring.
descendent	dē-sēnd'-ent	Descending; falling.
descent	dē-sēnt'	Declivity; lineage.
dissent	dīs-sēnt'	To disagree.
desert	dē-zērt'	To abandon.
desert	dēz'-ērt	An uninhabited region.
dessert	dēz-zērt	The last course at dinner.
device	dē-vis'	A contrivance.
devise	dē-vīz'	To plan; to bequeath.
dual	dū'-al	Double.
duel	dū'-əl	An arranged fight, usually between two.
edition	ē-dīsh'-ūn	The whole number of copies of a work published at one time.
addition	ād-dī'-shūn	Act of adding.
effect	ēf-fēkt'	To accomplish; result.
affect	āf-fēkt'	To influence; to pretend.
elusive	ē-lū'-siv	Using arts to escape; fallacious.
illusive	īl-lū'-siv	Deceiving by false show.
emigrant	ēm'-ī-grant	One who moves out of a country.
immigrant	īm'-mī-grant	One who moves into a country.
eminent	ēm'-ī-nent	Distinguished; prominent.
imminent	īm'-mī-nent	Impending; threatening.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *high, hoard, ode, pail*

## THE WORDS APPLIED

- 1 The *disease* which that man had caused his *decease*.
- 2 The *deference* which was paid to the ruler by the foreigners made a decided *difference* in the attitude of his own people.
- 3 "As we would have our *descendants* judge us, so ought we to judge our fathers."
- 4 "This *descendent* juice is that which principally nourishes both fruit and plant."
- 5 The sudden *descent* of the enemy caused our defeat.
- 6 "*Dissent* ends in denial at last."
- 7 He was *deserted* by his guide on the *desert*.
- 8 The *dessert* was served most artistically.
- 9 "No mortal builder's most rare *device*  
Could match this winter-palace of ice."
- 10 "Then she plots, then she ruminates, then she *devises*."
- 11 Pope ascribes to women *dual* passions—love of pleasure and love of power; the latter has led to many a *duel*.
- 12 This *edition* of Shakespeare makes a wonderful *addition* to artistic literature.
- 13 It will be impossible to *effect* a settlement on this basis.  
(See unabridged dictionary for full meaning of *effect*.)
- 14 "When we least think it we may be *affecting* others in their whole destiny."  
(See unabridged dictionary for full meaning of *affect*.)
- 15 Nothing is more *illusive* than the *elusive* dream of wealth.
- 16 *Emigrants* from the United States are rare, while stringent laws have been enacted here to protect us from undesirable *immigrants* from other countries.
- 17 The *eminent* divine became considerably excited when a collision appeared *imminent*.



## TWENTY-SEVENTH LESSON—Homophonous Words

envelop	ĕn-vĕl'ōp	To surround, as with a fog, smoke, flames, etc.
envelope	ĕn'-vĕl-ōp	A wrapper; an inclosing cover.
accede	āk-sĕd'	To comply; to agree; to assent.
exceed	ĕk-sĕd'	To excel.
except	ĕk-sĕpt'	To omit; to reject.
accept	āk-sĕpt'	To receive; to agree to.
exercise	ĕks'-ĕr-sīz	Practice; exertion.
exorcise	ĕks'-ōr-sīz	To cast out evil spirits.
extant	ĕks'-tant	In existence.
extent	ĕks-tĕnt'	Degree; bulk; size.
genius	jĕn'-yūs	Talent; peculiar character, or animating spirit.
genus	jĕ'-nūs	Species or class.
hear	hĕr	To hearken.
here	hĕr	In this place.
impassable	īm-pās'-ā-b'l	Not admitting a passage.
impassible	īm-pās'-sī-b'l	Incapable of suffering; unfeeling; without sensation.
incite	īm-sīt'	To move to action; to stir up.
insight	īm'-sīt	Understanding; discernment; perception.
indict	īm-dīt'	To charge with a crime or accuse formally.
indite	īm-dīt'	To compose; to write.
ingenious	īm-jĕn'-yūs	Possessing inventive skill.
ingenuous	īm-jĕn'-ū-ūs	Artless; sincere.
instance	īm'-stans	Occasion; solicitation; to refer to.
instant	īm'-stant	Urgent; current.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *pearl, perjury, prescription*

## THE WORDS APPLIED

- 1 A cloud of smoke almost always *envelops* Chicago, causing no end of distress to people who affect dainty dress.
- 2 The *envelope* was misdirected.
- 3 I reluctantly *accede* to your request, although the amount *exceeds* that stipulated in our agreement.
- 4 The price includes everything *except* freight charges.  
(See unabridged dictionary for use of *except*.)
- 5 "Accept the place the divine providence has found for you."  
(See unabridged dictionary for use of *accept*.)
- 6 "The *exercise* of criticism never fails to destroy, for the time, our sensibility to the beauty of every composition."
- 7 "Hennepin caused great astonishment among the Indians by performing the Catholic service before them. They imagined he was *exorcising* the devil."
- 8 Many copies of the work are still *extant* in the provinces, though the *extent* of the circulation is not known.
- 9 "*Genius* is not a single power, but a combination of great powers."  
"The sixteenth century was an age of surpassing poetic *genius*."
- 10 *Genus* is a comprehensive term used in classifying groups of animals or plants.
- 11 Come *here* and *hear* what I have to say.
- 12 An *impassable* barrier was detected at first sight.
- 13 She sat through the entire performance perfectly *impassible*.
- 14 His clear *insight* into all modern sciences *incited* many to envy.
- 15 "It is the peculiar province of the grand jury to *indict*."
- 16 "Hear how learned Greece her useful rules *indites*."
- 17 "Washington was an *ingenious* man, possessed of an *ingenuous* love of truth."
- 18 For *instance*, had the train not been delayed, the engineer would not have met his *instant* doom.

## TWENTY-EIGHTH LESSON—Homophonous Words

irruption	ir-rüp'-shün	Invasion; inroad.
eruption	è-rüp'-shün	A breaking out.
plain	plān	Clear; level; candid.
plane	plān	A tool; even; level; flat.
pore	pōr	A minute opening; also, to study.
pour	pōr	To cause to flow.
prescribe	prê-skrīb'	To order; to direct.
proscribe	prô-skrīb'	To denounce, condemn; outlaw; exile; banish.
presentiment	prê-sên'-ti-ment	An omen; a warning; vague perception.
presentment	prê-zênt'-ment	A setting forth to view.
principal	prīn'-sī-pal	Chief; a leader.
principle	prīn'-sī-p'l	Integrity; a primary truth.
prophesy	prôf'-ê-sī	To utter predictions.
prophecy	prôf'-ê-sỹ	That which is foretold.
rays	rāz	The elements of light; lines of light.
raze	rāz	To demolish; to overthrow.
raise	rāz	To lift up.
residence	rêz'-i-dens	The place or dwelling where one resides.
residents	rêz'-i-den-ts	The inhabitants of a place.
root	rōot	Underground part of a plant.
route	rōot or rout	Direction or course.
salvage	sāl'-vāj	That which is saved from fire or shipwreck.
selvage	sêl'-vāj	The edge of woven fabrics.
sculptor	skûlp'-têr	One who sculptures.
sculpture	skûlp'-tûr	The art of carving images.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *profit, quarts, rancor, recede*

## THE WORDS APPLIED

- 1 The *irruption* occurred immediately before the *eruption* of the volcano.
- 2 To be *plain*, the carpenter will use a *plane* to make a *plain* surface.
- 3 She will *pore* over the book while her mother *pours* the tea.
- 4 "The necessities which initiate government themselves *prescribe* the actions of government."
- 5 "Sylla and the triumvirs never *proscribed* so many men as *they* do by their ignorant edicts."
- 6 "Magic, and all that is ascribed to it, is a deep *presentiment* of the powers of science."
- 7 "Thus I hurl my dazzling spells into the spongy air of power to cheat the eye with blear illusion, and give it false *presentment*."
- 8 He was appointed *principal* of the high school.
- 9 "In all governments truly republican, men are nothing—*principle* is everything."
- 10 "Always *prophecy* good fortune unless there is an absolute impossibility of the *prophecy's* being fulfilled."
- 11 The *rays* of the sun beat down fiercely on the building which had just been *razed* by the wind.
- 12 "Danvers undertook to *raise* the city from the ruins."
- 13 Richard Grant White objects to the term *residence*, as commonly used, but the *residents* are quite willing that their homes should be called by the high-sounding name of *residences*.
- 14 The abnormal desire for money is the *root* of many evils, and often offers a direct *route* to ruin.
- 15 The *salvage* on the velvets was very large, as an *examination* showed that only the *selvage* had been destroyed.
- 16 The *sculptor* was a great admirer of ancient *sculpture*.

## TWENTY-NINTH LESSON—Homophonous Words

seas	sēz	Plural of sea.
seize	sēz	To grasp.
stationary	stā'-shūn-à-rŷ	In a fixed position.
stationery	stā'-shūn-ēr-ŷ	Writing materials.
straight	strāt	Direct; not deviating.
strait	strāt	Difficulty; a narrow passage.
subtile	{ sūb'-til or sūt'-l }	Thin; delicate, as a "subtile" web.
subtle	sūt'-l	Artful; sly.
suite	swēt	A retinue; a set of apartments.
sweet	swēt	Sugary; pleasing to the senses.
tare	tār	A weed; deduction for weight of cask, wrapping, etc.
tear	tār	To rend or pull apart.
their	thār	Possessive of "they."
there	thār	In that place.
to	tōo	A preposition; unto.
too	tōo	Also; expressing excess, as "too much."
two	tōo	Twice one; a pair.
verses	vēr'-sez	Poetry; stanzas.
versus	vēr'-sūs	Against.
waive	wāv	To relinquish.
wave	wāv	An undulation.
ware	wār	Merchandise.
wear	wār	To last; to endure; to carry on the person.
waste	wāst	To squander.
waist	wāst	Middle part of the body.

NOTE.—The student should look up, in the unabridged dictionary, the following words, and those having same or similar pronunciation, and construct sentences using them correctly: *root, rung, sac, sailer.*

## THE WORDS APPLIED

- 1 A man often *sees* opportunities slip from him which he was unable to *seize* because of being submerged in *seas* of indecision.
- 2 The price of *stationery* remains *stationary*.
- 3 "He shows himself to be a man of wide reading, a pretty *straight* thinker, and a lively and independent critic."
- 4 The poor fellow was in desperate *straits*.
- 5 "He forges the *subtle* and delicate air into wise and melodious words."
- 6 "The *subtle* mind of Iago glides to its object with the soft celerity of a panther's tread."
- 7 The *suite* of the Chinese minister comprised over sixty persons.
- 8 Children are usually fond of *sweet* cakes.  
" 'Tis *sweet* to be at home again, after an absence abroad."
- 9 The *tare* on a bale of cotton is thirty pounds; the hooks used in handling it *tear* great holes in the covering.
- 10 *There* has been a change made in *their* plans.
- 11 *Two* dollars will be *too* much to allow him for so small a service.
- 12 The poet Austin has been accused by critics of writing *verses* that could not properly be termed poetry.
- 13 *Vs.* is the abbreviation for *versus*, meaning *against*.
- 14 He *waved* the man aside impetuously, and said he would *waive* all rights to the property.
- 15 Granite *ware* will *outwear* the ordinary kind.
- 16 Do not *waste* time; lost time can never be regained.
- 17 The Venus de Medici measures twenty-six inches around the *waist*.

# THIRTIETH LESSON—Review and General Exercise

correspondent	purify	appraisal	commendable
clique	exhilarate	necessary	arrangements
confidant	succumb	reasonable	manufacturing [ment]
counsel	obscure	accustom	acknowledg-
decease	rebate	cleanly	complement
deference	ensuing	notebook	descendent
dissent	lawyer	curiosity	rerdezvous
dessert	laboratory	antedate	thanksgiving
devise	emblem	renovate	penitentiary
dual	irregular	thresher	superiority
eminent	Tuesday	assign	organization
illusive	hitherto	college	professional
immigrant	existence	hazardous	completion
accede	author	vengeance	inflammation
exorcise	flexibility	grotesque	missionary
extant	teachable	guarantee	impression
genus	holiday	celluloid	implements
impassable	irritatē	usury	deposition
indite	sincerely	important	catechism
ingenuous	polar	accurate	suffering
irruption	stampede	exception	alphabet
except	steward	definitely	naturally
extent	miner	progress	impatiently
poll	propel	valuing	intently
reliable	ancient	unwieldy	universal

## CHAPTER VII

ONE of the things in life which we use the most and value the least is language. It is the distinction of our race, our highest prerogative, the instrument of our progress. It is the bond of brotherhood, too, and the body in which truth becomes incarnate. The thought-history of the race is written in the very structure of its speech; and a language or a dialect is as significant of great social forces now long spent as the strata of the earth's surface are concerning seismic energies.

—John Coleman Adams.



# THIRTY-FIRST LESSON—Discriminated Words

caution advise benefit	kā'-shūn ād'-viz' bēn'-ē-fit	To warn; to exhort; to take heed. To give advice to. Whatever promotes prosperity and personal happiness, or adds value to property.
advantage	ād-vān'-tāj	Any condition favorable to a desired end.
contrary adverse opposite apprehension alarm partnership	kōn'-trā-rŷ ād'-vērs ōp'-pō-zit āp-prē-hēn'-shūn ā-lārm' pārt'-nēr-shīp	In an opposite direction. Acting against. Extremely different. Fear or distrust. Warningsound to attract attention.
league	lēg	An association of persons for the prosecution of an undertaking, or a business on joint account.
alliance	āl-lī'-ans	The combination of two or more nations, parties or persons, for the accomplishment of a purpose.
permit allow pastime	pēr-mīt' āl-lou' pās'-tīm	A union or connection of interests between families, states, parties, etc.
recreation	rēk-rē-ā'-shūn	To suffer to be done; to give leave.
amusement	ā-mūz'-mēnt	To grant license to; to consent to.
affinity consanguinity cure	āf-fīn'-l-ē-tŷ kōn-sān-gwīn'-l-tŷ kūr	That which serves to make time pass agreeably.
remedy	rēm'-ē-dŷ	Refreshment of the strength and spirits after toil.
animosity	ān-l-mōs'-l-tŷ	Pleasurable excitement; that which amuses.
hostility agreement	hōs-tīl'-l-tŷ ā-grē'-ment	Relation by marriage.
contract	kōn'-trākt	Relation by blood.
		Successful remedial treatment; restorative.
		Setting right of anything that has gone wrong.
		Energetic and active personal dislike.
		State of being hostile; enmity.
		The act of coming into accord; mutual consent.
		Binding agreement between individuals, formally written and executed.

Words to be applied in sentences: *reply, answer, obvious, apparent*

## THE WORDS APPLIED

- 1 "You *cautioned* me against their charms."
- 2 *Advise* your friends to vote to change the measure.
- 3 Some *benefits* are conferred; others are reaped.
- 4 The educated man has a distinct *advantage* over the uneducated man.
- 5 Things are *contrary* which have very great unlikeness to each other, in character and attributes.
- 6 *Adverse* circumstances retard and make most difficult the progress of our purposes and schemes.
- 7 The *contrary* have wide differences; the *opposite* have nothing in common.
- 8 "The pain of death is most in *apprehension*."
- 9 *Alarms* were instantly sounded, and the employees, panic-stricken; rushed from the burning building.
- 10 "He that has but five shillings in the *partnership* has as good a right to it as he that has five hundred pounds has to his larger proportion."
- 11 The Merchants' *League* has accomplished much toward furthering the interests of our city.
- 12 The *alliance* between the powers saved China from dismemberment.
- 13 Why does the city *permit* its public grounds to be used for such questionable amusements?
- 14 How can you *allow* the child to play in such inclement weather?
- 15 Many persons find golf a most excellent *recreation*; many others find in cards a pleasant *pastime*.
- 16 The play was written expressly for the *amusement* of the king.
- 17 There is an *affinity* between husband and wife, in consequence of the marriage tie. It is well if there be also an *affinity* of sentiment and taste.
- 18 "Am I not *consanguineous*? Am I not of her blood?"
- 19 To *remedy* a disease is simply to remove it; to *cure* it is to remove the cause.
- 20 *Animosity* exists between individuals, *hostility* between nations.
- 21 To *agree* is to come to terms; to *contract* is to reduce terms to writing.

# THIRTY-SECOND LESSON—Discriminated Words

colleague	kōl'-lēg	One united with another in tenure of office or discharge of official duty.
partner	pārt'-nēr	Partaker; associate; joint owner.
confines	kōn'-fins	Common boundary; border.
limits	līm'-its	That which bounds or circumscribes in a material manner.
duty	dū'-tŷ	That which one is bound to do, or perform.
obligation	ōb'-li-gā'-shūn	Act of obligating or binding.
like (liking)	lik	To be pleased with; to enjoy.
love	lŭv	Affection; fondness; devotion.
fault	falt	Anything wanting or that impairs excellence.
blemish	blēm'-ish	To mark with deformity; to mar.
defect	dē-fēkt'	Want of something necessary for completeness.
glory	glō'-rŷ	Praise; reputation; fame.
honor	ōn'-ēr	Esteem due to worth; integrity.
pretty	prīt'-tŷ	Characterized by beauty of a delicate kind.
handsome	hān'-sūm	Agreeable to the eye or to good taste in form and appearance.
splendid	splēn'-dīd	Brightly shining; magnificent; illustrious.
renowned	rē-nound'	The state of being widely known for one's great achievements of merit.
celebrated	sēl'-ē-brā'-tēd	Having celebrity; distinguished.
notorious	nō-tō'-rī-ŷs	Known to disadvantage; unfavorably conspicuous.
choked	chōkt	Stopping of anything through which a free passage or current ought to exist.
suffocated	sūf'-fō-kā-tēd	<i>Suffocated</i> is only applicable properly to living beings.
smothered	smŭth'-ērd	<i>Smothered</i> is used of such stoppage of air as is produced by an overwhelming mass from without.
surprised	sūr-prizd'	Come upon suddenly.
astonished	ās-tōn'-isht	Surprised greatly, as with something unaccountable.

Words to be applied: *personalty, personality, realty, reality*

## THE WORDS APPLIED

- 1 A *colleague* is one who is united with another in the tenure of office or the discharge of an official duty; a *partner* is commonly one who takes part in a social community of interest, whether grave or gay.
- 2 We speak of the *confines* of a country, of the *limits* of a city.
- 3 A *duty* can never be against reason; an *obligation* may be even absurd. *Obligation* is defined by the extent of the power which obligates; *duty* by the ability of the subject who performs.
- 4 *Love* involves some degree of admiration, though admiration is not in itself *love*; but we may *like* persons for amiable qualities, even when these qualities betray weakness.
- 5 A *fault* is a *defect* as referred to human agency; as, a *fault* of perspective in painting, while the fading of a color under natural influences is a *blemish*. Anything which deteriorates an article, or detracts from its completeness, whether as a work of art or a piece of furniture, is a *defect*.
- 6 *Honor* is never entirely separated from virtue; but *glory* may have no connection with it. *Honor* must ever regard the rights of others; *glory* may be earned at their expense. *Glory* attends great deeds; *honor* attends the discharge of duty. Therefore we may, if we please, despise *glory*, but it is ill to despise *honor*.
- 7 A *pretty* cottage; a *handsome* house; a *splendid* mansion.
- 8 Milton speaks of "some *renowned* metropolis with glistening spires."
- 9 Kipling is a *celebrated* author.
- 10 He was *notorious* for his bad actions.
- 11 We are *choked* by food; *suffocated* by foul air; *smothered* by being forcibly excluded from the air.
- 12 We are *surprised* at what was unexpected. We are *astonished* at what was above our comprehension. The singular *surprises*, the marvelous *astonishes*. Cleverness *surprises*, genius *astonishes*.

# THIRTY-THIRD LESSON—Discriminated Words

differ	ḏīf'-fēr	<i>Differ</i> is employed of personal matters of minor consequence.
dispute	ḏīs-pūt'	<i>Dispute</i> is a difference more or less strong kept within the bounds of argument.
quarrel obstacle	kwōr'-rēl ōb'-sta-k'1	An angry dispute; brawl; affray. The <i>obstacle</i> is something before you, which stops your progress.
impediment	īm-pēd'-ī-ment	The <i>impediment</i> is here and there, around and about you, to detain you in your movements.
oblige	ō-blij'	To constrain by moral inducement; to place under an obligation or necessity.
bound	bound	Morally or legally constrained or compelled.
discreet	ḏīs-krēt'	<i>Discreet</i> involves the natural aptitude to discern between good and evil, truth and falsehood.
prudent	pru'-dent	<i>Prudence</i> prompts to the desirable if it be safe.
faded	fād'-ēd	Having lost color or vigor.
withered	with'-ērd	Faded; dried up; decayed.
choose	chōos	To make choice of.
prefer	prē-fēr' [b'1	To esteem above others.
impracticable	īm-prāk'-tī-kā-	Not in existing circumstances possible.
impossible	īm-pōs'-sī-b'1	Not in nature possible.
libel	lī'-bēl	Anything tending to lessen, degrade, or asperse character or reputation or to bring into disrepute.
defamation	ḏēf'-ā-mā'shūn	Malicious and groundless injury done or attempted to be done to the reputation or good name of another.
detained	dē-tānd'	Held back or restrained from proceeding; stayed; stopped.
hindered	hīn'-dērd	Kept from or delayed in action, progress, motion or growth.
apprehend	āp-prē-hēnd'	<i>Apprehend</i> is literally to lay hold of by the mind.
comprehend	kōm-prē-hēnd'	To <i>comprehend</i> is to embrace a thing in all its extent.
join	join	To <i>join</i> is to put things into permanent contact.

Words to be applied in sentences: *extent, large, maintain, discernment*

unite	ū-nīt'	To <i>unite</i> is to join things in such fashion that they may be <i>one</i> .
remunerate	rē-mū'-nēr-āt	<i>Remuneration</i> is commonly taken in the sense of compensation for personal services done.
compensate	kōm'-pēn-sāt	To <i>compensate</i> is to furnish an equivalent for anything lost or parted with by another.

## THE WORDS APPLIED

- 1 We *differ* about a matter; we *dispute* about it after differing; we *quarrel* after the dispute.
- 2 An *impediment* is vexatious. An *obstacle* may even provoke to courage and additional effort.
- 3 We are *obliged* by necessity. We are *bound* by obligation.
- 4 The *prudent* man prepares for what is coming; the *discreet* man judges of present affairs.
- 5 The *faded* may be revived. The *withered* cannot revive.
- 6 We *choose* one from a number; we *prefer* one to another.
- 7 That which is *impracticable* is theoretically possible, but cannot be done under existing conditions. That which is *impossible* cannot be done at all.
- 8 *Libel* is slander written or published; *defamation* is slander spoken.
- 9 We are *detained* by waiting for something; we are *hindered* by the badness of the roads.
- 10 I *apprehend* a thing when it is brought into direct relation to my own mind; I *comprehend* a thing when I know all about it.
- 11 When two streams *join* they become *united* into one. Men *unite* in esteem; they may *join* in battle.
- 12 We *remunerate* for services received; we *compensate* for injury or loss.

# THIRTY-FOURTH LESSON—Discriminated Words

return	rě-tûrn'	To cause to take again a former position; to repay in kind.
restore	rě-stôr'	To cause to assume a former condition; to repair.
surrender	sŭr-rĕn'-dĕr	To yield possession of to another upon compulsion or demand.
ability	á-bil'-i-tĭ	Power of applying knowledge to practical purposes.
capacity	ká-pás'-i-tĭ	Power of receiving knowledge.
discover	dis-kŭv'-ĕr	To find out; disclose; reveal; detect.
invent	in-vĕnt'	To contrive; to devise; contrivance of that which did not exist before.
specimen	spĕs'-i-men	A <i>specimen</i> is a representative of the class of thing to which it belongs.
sample	sám'-p'l	A <i>sample</i> is a part of the thing itself.
adjoining	ăd-join'-ing	In contact with.
adjacent	ăd-jă'-sent	Near.
liable	lĭ'-ă-b'l	Do not say "It is <i>liable</i> to rain," for
likely	lĭk'-lĭ	"It is <i>likely</i> to rain."
obsolete	ôb'-sô-lĕt	Gone out of use.
extinct	ĕks-tĭnkt'	Not now existing.
temperance	tĕm'-pĕr-ans	Moderation.
abstinence	ăb'-stĭ-nens	Doing entirely without.
benevolence	bĕ-nĕv'-ô-lĕns	The desire to do good.
beneficence	bĕ-nĕf'-i-sens	Active goodness.
tacit	tăs'-it	Implied, but not expressed in words.
silent	sĭ'-lent	<i>Tacit</i> is employed of things abstract. <i>Silent</i> characterizes either persons or things.
transpire	trăn-spĭr'	Does not mean to happen, but to escape from secrecy, to leak out.
happen	hăp'-p'n	What one really is.
character	kăr'-ăk-tĕr	
reputation	rĕp'-ŭ-tă'-shŭn	What others think him to be.

Words to be applied in sentences : *invoke, authentic, abolish, profession*



## THE WORDS APPLIED

- 1 We *return* what was borrowed or lent; we *restore* what was taken or given; we *surrender* what is ours by right.
- 2 His *capacity* for acquiring knowledge was phenomenal, but he was singularly lacking in *ability* to apply it.
- 3 Newton *discovered* the law of gravitation; Edison *invented* a method of applying that law to the crushing of iron ore.
- 4 *Specimen* pages of the book have been carefully examined, and we should now like to see *samples* of the proposed binding.
- 5 The lots are *adjoining*, but the houses on them are only *adjacent*.
- 6 We are *liable* for our debts; we are *likely* to make friends if we are truthful, honest, ambitious, and thoughtful.
- 7 *Obsolete* is applied chiefly to terms, documents, customs, and observances, and is never used of persons. Volcanoes, races of people, and animals may become *extinct*.
- 8 Some are compelled to take refuge in *abstinence*, feeling their inability to be *temperate*.
- 9 Self-denial does not belong to *beneficence*, because the beneficent is above the condition of suffering from a diminution of what he possesses when he bestows upon others. The *benevolent* man may want the means of being liberal in matters of money or gifts, but he will naturally give when he can and according to his means, from a disposition to wish well to others.
- 10 Friendship, when strict, comprehends a *tacit* agreement and covenant between those who enter into it, to look upon the concerns of each other in a great measure as their own. "How *silent* is this town!"
- 11 The verb *transpire* formerly conveyed very expressively its correct meaning, namely, to become known through unnoticed channels—to exhale, as it were, into publicity through invisible pores, like a vapor or gas disengaging itself. A practice has commenced of employing this word as a mere synonym of *happen*. Such use of the word is condemned by the best writers.
- 12 *Character* is borne, *reputation* acquired, credit given. *Reputation* is more than ordinary; *character* and credit belong to ordinary deeds, conduct, and persons.



# THIRTY-FIFTH LESSON—Review and General Exercise

obligation	relapse	applaud	impracticable
honor	horticulture	miracle	remuneration
splendid	mortgage	monotonous	inconvenience
celebrated	voucher	supersede	dollar
surprised	jobber	incessant	unconstitu- <sup>tional</sup>
differ	wreckage	prejudice	unscrupulous
quarrel	occurrences	suspicious	circumference
alliance	thankful	mercantile	accomplished
obstacle	cocoa	rivalry	incorporation
discernment	punctuation	precipice	consolidated
choose	frigid	leisure	unmanageable
apprehend	install	intentions	perpendicular
remunerate	frustrate	patronage	vicious
surrender	commute	outstanding	degraded
sympathize	inventor	information	benefit
renowned	cabinet	bureau	cosmetic
reciprocal	rescind	positively	aggrieve
tacit	citizen	admittance	merchandise
reputation	delinquent	grammar	exorbitant
comprehend	competition	auspices	punctual
agreement	beginner	disturb	spindle
pretense	impel	customary	collectible
colleague	sophomore	unglazed	peculiarities
specimen	analyses	signal	predecessor
beneficence	precious	coincide	century

## CHAPTER VIII

"THERE is a fascination in the mere sound of articulated breath; of consonants that resist with the firmness of a maid of honor, or half or wholly yield to the wooing lips; of vowels that flow and murmur, each after its kind; the peremptory *b* and *p*, the brittle *k*, the vibrating *r*, the insinuating *s*, the feathery *f*, the velvety *v*, the bell-voiced *m*, the tranquil broad *a*, the penetrating *e*, the cooing *u*, the emotional *o*, and the beautiful combinations of alternate rock and stream, as it were, that they give to the rippling flow of speech—there is a fascination in the skillful handling of these, which the great poets and even prose-writers have not disdained to acknowledge and use to recommend their thought."—*Holmes*.

## THIRTY-SIXTH LESSON—Possessive Forms

**RULE:** The possessive *singular* of nouns is formed by adding an apostrophe and an *s* to the nominative.

Write the possessive singular of the following:

child	Alice	history	box
lass	woman	letter	watch
guide	James	hero	postman
night	Frances	tourist	girl
lady	minister	fortune	man
year	month	day	season

**RULE:** The possessive of *plural* nouns is formed by adding an apostrophe to the nominative plural if it ends in *s*; if the nominative plural does not end in *s*, add an apostrophe and an *s*. In proper names ending in *s*, the authorities favor adding the apostrophe and *s*. For example: James's aunt.

Write the possessive plural of the following:

attorney	house	man	colony
witness	robber	boy	cavern
student	lady	woman	dwarf
mechanic	mouse	chief	pupil
stationer	chimney	girl	railway
mother	child	lawyer	season
month	day	year	manufacturer

## THE WORDS APPLIED—Dictation Exercise

The members of the Mothers' Club were entertained by the president. Stationers' supplies were manufactured there. The department store advertised men's, women's, boys' and girls' clothing, at prices lower than they had been before in many years. The students met at the mechanics' pavilion. He found the lady's handbag containing a pair of ladies' gloves. Frances's interpretation of the minister's poem was very clever. The hero's grave was pointed out to the party of tourists. The colonies' defection brought on the war. A year's work in a girls' school will be the best for her. James's watch was used as a compass by the guides. Alice's return is looked for within ten days' time. The witnesses' actions on the witness stand should be carefully observed by the jury. A month's time was needed to deliver the packages. A three days' trip was made to New York by Mr. Morris's aunt.

## THIRTY-SEVENTH LESSON—How Plurals are Formed

**RULE:** The plurals of nouns ending in *y* preceded by a *consonant* are formed by changing *y* into *i* and adding *es* to the singular.

Form the plurals of the following:

variety	authority	necessity	courtesy
melody	auxiliary	society	quantity
discovery	prodigy	luxury	security
ecstasy	destiny	cruelty	inaccuracy
prophecy	company	mystery	incapacity
monopoly	treasury	tragedy	story

**RULE:** The plurals of nouns ending in *y* preceded by a *vowel* are formed by adding *s* to the singular.

Form the plurals of the following:

pulley	Thursday	essay	attorney
affray	money	donkey	parley
covey	assay	galley	jockey
holiday	alloy	relay	pathway
chimney	envoy	abbey	roundelay
stairway	decoy	journey	survey

## THE WORDS APPLIED—Dictation Exercise

Many things that were formerly counted as *luxuries* are now considered among the *necessities* of life. She went into *ecstasies* over the beauty of the *melodies*. The *varieties* in the *monopolies*, and their frequent financial *cruelties*, were among the *discoveries* of the *authorities*. The *inaccuracies* in the statements of these *societies*, as to the amounts in their *treasuries*, are astonishing. The *mysteries* and *tragedies* of life form the themes of many brilliant *essays*. These *companies* and their *auxiliaries* were subjected to the close scrutiny of the examiners. Men are masters of their *destinies*. Many of the *prodigies* of history were short-lived. The court reprimanded the *attorneys* for their long *parleys*. *Surveys* were made of the grounds around the *abbeys*. In their *journeys* the *envoys* sometimes rode *donkeys*. His *essays* on the *assays* of *moneys* and their *alloys* were read with interest. *Decoys* were used to lure the *convoys*. The *jockeys* on *holidays* engage in many *affrays*.

## THIRTY-EIGHTH LESSON—Forming Plurals

**RULE:** The plural of most nouns ending in *o* is formed by adding *s* to the singular:

altos	quartos	palmettos	contraltos
studios	folios	cameos	embryos
pianos	sopranos	bassos	tobaccos
solos	mementos	ratios	porticos
provisos	tyros	stilettos	frescos
intaglios	halos	dittos	imbroglios

**RULE:** The plural of some nouns ending in *o* is formed by adding *es* to the singular:

potatoes	torpedoes	manifestoes	grottoes
vetoos	tornadoes	mosquitoes	dadoes
embargoos	buffaloos	desperadoes	mangoes
cargoos	calicoes	mottoes	volcanoes
negroes	echoes	tomatoes	innuendoes
alces	bilboes	porticoes	stuccoes

## THE WORDS APPLIED—Dictation Exercise

The *pianos* in the *studios* were often used to accompany the *sopranos*. The *cargoos* were made up of *potatoes*, *calicoes*, *tobaccos*, *tomatoes*, and *mangoes*, and were unloaded by *negroes*. *Cameos* are the exact opposites of *intaglios*. The *solos* of the *bassos* were repeated in the *echoes*. *Desperadoes*, armed with *stilettos*, were engaged in noisy *imbroglios*. Splendid *frescos* adorned the *dadoes* on the *porticos*. Many *innuendoes* were obscured in the *provisos* of the *manifestoes*. Both *tornadoes* and *volcanoes* strike terror to the hearts of the inhabitants of many countries. *Embargoos* were placed on *torpedoes*. *Mementos* and *mottoes* were included in the collection. *Buffaloos* in America are very scarce. The *relays* were run on *Thursdays*. Both the *chimneys* and the *stairways* have been completed. The *securities* were produced in *quantities*.

Form plurals: *medley*, *railway*, *parody*, *mercy*.

## THIRTY-NINTH LESSON—Forming Plurals

**RULE:** The plural of most nouns ending in *f* or *fe* is formed by adding *s* to the singular:

puffs	gulfs	waifs	clefs
sheriffs	beliefs	cliffs	staffs
giraffes	briefs	skiffs	cuffs
strifes	proofs	bluffs	hoofs
plaintiffs	roofs	muffs	chefs
dwarfs	stuffs	bailiffs	handkerchiefs

Some nouns ending in *f* or *fe*, however, form their plural by changing *f* or *fe* into *v* and adding *cs* to the singular:

<i>Sing.</i>	<i>Plur.</i>	<i>Sing.</i>	<i>Plur.</i>
wife	wives	shelf	shelves
thief	thieves	wolf	wolves
knife	knives	life	lives
half	halves	wharf	wharves
beef	beeves	calf	calves
elf	elves	leaf	leaves
loaf	loaves	sheaf	sheaves

## THE WORDS APPLIED—Dictation Exercise

*Puffs* of wind from the *cliffs* made the flight of the aeroplanes perilous. The *wives* of the *thieves* were left on the *wharves*; the grief of the *thieves* was real. Glue was made from the *hoofs* of the *calves* and the *beeves*. Dye *stuffs* formed the larger part of the cargo, which consisted also of *muffs*, *cuffs*, and *knives*. *Proofs* of the *strifes* could not be produced. The competition between the *chefs* resulted in some wonderful dishes. *Briefs* were prepared for both *plaintiffs* and defendants. The Gulf of Mexico is the largest of the *gulfs*. The various *staffs* of the army were called into consultation. *Proofs* of collusion between the *sheriffs* was found. The queer *beliefs* of the *waifs* were caused by the severity of their *lives*.

Form plurals: *lady*, *comedy*, *agency*, *legacy*.

# FORTIETH LESSON—Review and General Exercise

abbreviate	indelible	description	imperative
initial	blamable	equally	women's
fulfill	prophecies	fascinate	incessant
abstinence	breadth	manufacturers	cylinder
ladies'	guarantee	balancing	incredible
convenience	luxuries	fictitious	brilliancy
adaptation	casual	ratios	girls'
lady's	attorneys	allegiance	individual
anguish	carrying	forfeiture	boy's
witnesses'	horizon	liquefy	inheritance
anticipate	lavish	child's	moneys
irreparable	civilize	function	innocence
apparatus	pulleys	irascible	aggregate
tobaccos	collegiate	grievance	insensible
eligible	comparative	auxiliaries	ecstasies
appreciate	mosquitoes	essays	beliefs
lineal	compelling	government	necessities
initiate	immediate	holiday	labeling
athlete	conscience	circulation	holidays
experience	surveys	hypnotize	languish
auditor	debit	idealize	absorption
insignificant	implicit	coerce	library
believe	dependent	ignoble	architecture
essential	tragedies	treasuries	lieutenant
benefited	incurable	illusion	hysterical

## CHAPTER IX

### WORDS OF OPPOSITE MEANING

**S**YNONYMS and antonyms are especially adapted to oral recitation. The teacher may stimulate competition by asking for original oral sentences giving both the word under discussion, and its opposite. This will necessarily call for advance preparation by the student, which will be a valuable aid in inducing frequent consultation of the dictionary. One day may be devoted to spelling, pronunciation and definitions of the words, and another to sentence work. The teacher will have wide opportunity for talks on the discrimination in the use of words while on this section.

"Words Often Mispronounced" are introduced to stimulate interest in pronunciation, and to supplement the dictionary work already given. The student must consult the dictionary to get the correct pronunciation, and should be required to make up a list of the words in the day's lesson, mark them diacritically, and show the accent. The recitation will necessarily be given orally.



# FORTY-FIRST LESSON—Words of Opposite Meaning

<i>The Word</i>	<i>The Antonym</i>	<i>The Word</i>	<i>The Antonym</i>
ability	weakness	calculate	conjecture
abundance	scarcity	positive	uncertain
busy	idle	intercept	despatch
acknowledge	disclaim	introductory	conclusive
include	exclude	seldom	often
adopt	reject	consecutive	disordered
inhale	exhale	create	destroy
advertise	suppress	consequence	insignificance
abstract	concrete	within	without
arouse	allay	consolidate	disintegrate
fearful	fearless	collect	scatter
attention	disregard	obtuse	acute
ruddy	pallid	extend	contract
before	after	concave	convex
either	neither	familiar	uncommon
belief	dissent	natural	artificial
inward	outward	feeble	robust
depth	surface	barren	fertile
export	import	frugal	extravagant
brevity	extension	persuade	dissuade
minor	major	pertinent	unrelated
brilliant	dull	interior	exterior
ingenuous	reserved	declare	contradict
casual	regular	capricious	inflexible
liquid	solid	fixed	changeable

Antonyms to be applied: *suspend, support, established, victory*

# FORTY-SECOND LESSON—Words of Opposite Meaning

<i>The Word</i>	<i>The Antonym</i>	<i>The Word</i>	<i>The Antonym</i>
indispensable	unnecessary	perfect	defective
advance	recede	physical	mental
censure	praise	politic	unwise
instinct	reason	superior	inferior
charitable	unkind	definite	vague
intricate	simple	previous	subsequent
effect	cause	probable	unlikely
jovial	gloomy	lavish	sparing
justify	condemn	public	secret
youthful	mature	quaint	commonplace
knowledge	ignorance	worldly	spiritual
hidden	exposed	real	fictitious
loose	fastened	worthless	costly
lucid	obscure	commend	disapprove
false	true	satisfaction	discontent
noble	mean	reduce	enlarge
merit	worthlessness	radical	conservative
treacherous	sincere	refute	confirm
servile	independent	liberate	confine
lenient	harsh	surrender	withhold
laborer	employer	remote	close
monopoly	competition	mortal	divine
oppose	support	hinder	advance
order	confusion	scant	ample
local	universal	restore	remove

Antonyms to be applied: *profuse, project, guide, economize*

# FORTY-THIRD LESSON—Words Often Mispronounced

acclimate	caricature	courteous	epitome
acoustics	cassimere	courtesy	equanimity
admirable	casualty	credence	executor
aeronaut	chastisement	culinary	exemplary
aeroplane	chauffeur	cursed	exhilarate
aged	chirography	debris	exorbitant
agriculturist	circuitous	decade	extant
alias	cognizance	decadence	extraordinary
almond	cognizant	deficit	exuberant
altercate	colleague	demonstrative	facetious
alternate	combatant	denunciate	facsimile
amenable	commensur- [able]	depot	February
apparatus	comparable	derelict	finale
appendicitis	complaisance	despicable	finance
apricot	comptroller	desultory	financier
architect	confiscate	disputant	formidable
arctic	connoisseur	docile	gaseous
asparagus	consummate	ductile	glycerine
aspirant	contrary	economical	government
asphalt	controversy	elite	granary
authoritative	contumely	enervate	gratis
auxiliary	conversant	enunciate	gratuitous
avoirduois	coterie	envelope	guardian
bronchitis	coupon	epicurean	harassed
buoyancy	ecurier	epistle	heinous

Consult the dictionary for pronunciation

# FORTY-FOURTH LESSON—Words Often Mispronounced

heroine	irrevocable	pedestal	romance
heroism	juvenile	patronize	roseate
holocaust	laboratory	peremptory	routine
homage	lamentable	placable	sagacious
homogeneous	learned	placard	satiate
horizon	long-lived	plagiarism	simultaneous
hostile	ludicrous	plebeian	sinecure
ignoramus	magazine	precedence	sleek
illustrate	maintenance	preferable	squalid
illustrated	maritime	profile	squalor
illustrative	medicinal	projectile	status
implacable	medieval	protégé	stupendous
indubitable	mensurable	pumice	strata
incomparable	mischievous	recipe	suavity
increment	monarchical	reconnois- [sance]	subtle
indefatigable	naïve	refutable	suffice
indisputable	nausea	reparable	tapestry
indissolubly	neuralgia	repartee	tenacious
inexplicable	obduracy	reputable	tepid
inquiry	paltry	respirable	tremendous
integral	pantomime	respite	trespass
interested	patriot	restaurant	vehement
interesting	patron	revocable	versatile
irrefutable	patronage	ribald	vindictive
irreparable	pecuniary	robust	zoölogy

Consult the dictionary for pronunciation

# FORTY-FIFTH LESSON—

Review and General Exercise. Words  
Often Mispronounced.

scientific	admirably	egotism	ordeal
scrutinize	advertisement	exigency	partiality
retrieve	aristocrat	explicable	precedent
reversion	audacious	exquisite	predecessor
progressive	bade	fidelity	prestige
racial	cemetery	fiduciary	pretense
definite	civilization	genial	process
physique	cleanly	genuine	purport
skillful	coadjutor	gigantic	referable
sphere	column	grievous	research
remonstrate	comely	grimace	resource
repetition	compromise	hospitable	rinse
preparation	concentrate	hygienic	series
offense	construe	hypocrisy	slough
omniscient	contrast	importune	strategic
capricious	courteous	inaugurate	surprise
ostracize	decisive	inexorable	therefore
pretentious	decorous	irremediable	unlearned
reiterate	demonstrate	isolate	usurp
serviceable	deaf	leisure	valuable
perilous	details	lethargic	vanquish
prejudice	diphtheria	lieutenant	vehemence
sacrifice	direct	negligee	veracious
permeable	discrepancy	occult	vindictory
cessation	domicile	opponent	vivacious

## CHAPTER X

**K**EEP your faith in all beautiful things; in the sun when it is hidden; in the spring when it is gone. . . . And then you will find that Duty and Service and Sacrifice—all the old ogres and bugbears of life—have joys imprisoned in their deepest dungeons! And it is for you to set them free—the immortal joys that no one—no living soul, or fate, or circumstance—can rob you of, once you have released them.—*Roy Rolfe Gilson.*

# FORTY-SIXTH LESSON—Words used in Law

abscond	ăb-skönd'	To steal away to avoid a legal process.
attorney	ăt-tûr'-nỹ	One who is legally appointed by another to transact business for him.
cross-question	krös'-kwēs'-chũn	To cross-examine; to question minutely or repeatedly.
intestate	in-tēs'-tăt	Without a will.
litigate	lit'-i-găt	To contest in law.
technicality	ték-ni-kăl'-i-tỹ	That which is peculiar to any profession.
accessory	ăk-sēs'-sô-rỹ	Accompanying; aiding crime, though not present at the perpetration.
code	köd	A collection of laws.
document	dök'-û-mënt	A legal paper, written to furnish evidence or proof.
invalid	in-văl'-id	Void; of no force.
probate	prô'-băt	Proof of wills, etc.
testament	tēs'-tă-ment	A will.
acquittal	ăk-kwit'-tal	Formal release from a charge.
libel	li'-bël	To defame.
ratable	răt'-ă-b'l	Liable to taxation.
testimony	tēs'-ti-mô-nỹ	Evidence; proof.
adjure	ăd-jûr'	To charge, bind, or command earnestly.
license	li'-sëns	A written document by which permission is granted.
venue	vën'-û	Place of trial; neighborhood.
advocate	ăd'-vô-kăt	One who pleads for another.
verdict	vûr'-dikt	Judgment; decision.
affidavit	ăf'-fi-dă'-vit	A written declaration upon oath.
veto	vē'-tô	An authoritative prohibition.
alibi	ăl'-i-bi	A plea of having been in another place at the time an offense is alleged to have been committed.
alimony	ăl'-i-mô-nỹ	A separate maintenance.

Words to be applied: *absolve, adequate, administrator, acknowledge*

## THE WORDS APPLIED

- 1 "He must, for reasons which nobody could define, have *absconded*."
- 2 "An *attorney* may have general powers to act for another, or his power may be special."
- 3 The witness was then subjected to a rigid *cross-questioning*.
- 4 To die *intestate* is to leave property at the mercy of lawyers.
- 5 The effect of this ruling will be to provoke endless *litigation*.
- 6 The culprit was freed on a mere *technicality*.
- 7 An *accomplice* is usually a principal; an *accessory*, never.
- 8 "The business of the world could not be carried forward one day without a most complete *code* of customs."
- 9 Every *document* in connection with this case must be produced.
- 10 The contract was declared *invalid* by the eminent counsel.
- 11 In strictness, a *testament* differs from a will in that it bequeaths personal property only; but the words are commonly used interchangeably. The will was immediately *probated*.
- 12 His influential friends were instrumental in securing his *acquittal*.
- 13 *Libel* is defined in law as the crime of issuing a malicious defamatory publication.
- 14 This property is not *ratable*.
- 15 *Testimony* is the evidence of one; *evidence* may comprehend the testimony of many.
- 16 "Joshua *adjured* them at that time, saying, 'Cursed be the man before the Lord, that riseth up and buildeth this city of Jericho.'"
- 17 "Liberty sometimes runs to *license*, not because it is bad in itself, but because human passion perverts its principle."
- 18 The defendant, through counsel, immediately asked for a change of *venue*.
- 19 We *defend* persons, *plead* for their necessities, *advocate* their cause.
- 20 The *verdict* was universally denounced.
- 21 "*Affidavits* are usually required when evidence is to be laid before a judge or court."
- 22 It was a foregone conclusion that the governor would *veto* the measure.
- 23 The prisoner cannot prove an *alibi*.
- 24 The defendant was allowed \$100 a week *alimony*.



# FORTY-SEVENTH LESSON—Words used in Law

executrix	ěks-ěk'-ū-trīks	A female executor.
guardian	gārd'-i-ən	One in charge of the person or property of a minor.
illegal	il-lē'-g'l	Not lawful.
justice	jūs'-tis	Merited reward or punishment.
lenient	lē'-ni-ent	Acting without severity; merciful.
judgment	jūj'-mēnt	Decision of a court.
inherit	in-hēr'-it	To receive by birth.
nullify	nūl'-li-fi	To deprive of legal force; to make void.
lien	lēn	A legal claim.
deponent	dē-pō'-nent	One who gives written testimony to be used in court.
notary	nō'-tā-rŷ	An officer who certifies deeds, etc.
plaintiff	plān'-tif	The person who commences a suit.
injustice	in-jūs'-tis	Violation of the rights of a person.
expiate	ěks'-pi-āt	To atone for.
bailable	bāl'-ā-b'l	Capable of being set free after arrest, by giving a bond.
client	kli'-ēnt	One who receives advice from a lawyer, on a question of law.
arbitrary	ār'-bi-trā-rŷ	Absolute in power; despotic.
defendant	dē-fēnd'-ānt	The accused person; one who opposes a complaint.
penalty	pēn'-'l-tŷ	Punishment for crime or offense.
mortgage	môr'-gēj	A conveyance of property as security for debt.
fiat	fī'-āt	A decree.
certificate	sēr-tif'-i-kāt	A declaration in writing.
amenable	ā-mē'-nā-b'l	Tractable; responsible.
appraisal	āp-prāz'-al	A valuation of property by an authority.
legatee	lēg-ā-tē'	A person to whom a legacy is bequeathed.

Words to be applied: *corroborate, claimant, judicial, legacy*

## THE WORDS APPLIED

- 1 The news that she had been appointed *executrix* of the estate was received with disfavor by the other heirs.
- 2 "The *guardian*, with us, performs the office of both the tutor and curator of the Roman laws."
- 3 Such restraint of trade is considered *illegal* by high authorities.
- 4 *Justice* is the giving to every person exactly what he deserves.
- 5 "A critic should be *lenient* when considering speculations of this nature."
- 6 *Judgment* has been entered against the defendant.
- 7 "The rich man's son *inherits* lands, and piles of brick, and stone, and gold."
- 8 The effect of this contraction in the two clauses is to *nullify* the force of the whole act.
- 9 This charge is a *lien* upon the property.
- 10 The *deponent* was detected in contradicting himself.
- 11 This paper must be acknowledged before a *notary* public.
- 12 The *plaintiff* in this case is a well-known business man.
- 13 He felt that great *injustice* had been done him.
- 14 "Italy has *expiated* with centuries of slavery the crime of having conquered the world."
- 15 All crimes are *bailable* except treason and murder.
- 16 "Advocates must deal plainly with their *clients*:"
- 17 "*Arbitrary* governments may have territory and distant possessions, because *arbitrary* governments may rule them by different laws and different systems."
- 18 "A *defendant* is one who is summoned into court, that he may have opportunity to defend, deny, or oppose the demand or charge, and maintain his own right."
- 19 The judge is sure to inflict the extreme *penalty*.
- 20 The *mortgage* had never been properly released.
- 21 Without precedent, and in the face of the *flat* of the court, they went ahead.
- 22 A *certificate* of incorporation has been filed with the Secretary of State.
- 23 "He is the most friendly and *amenable* creature in existence."
- 24 The *appraisal* of the property was considered just and proper.
- 25 "No! Mammon makes the world his *legatee* through fear, not love."

# FORTY-EIGHTH LESSON—Words used in Law

voucher	vouch'ēr	A receipt or other written evidence of the payment of money.
signature	sīg'-nā-tūr	One's name written by his own hand.
tribunal	tri-bū'-nal	A court of justice.
codicil	kōd'-i-sil	Supplement to a will.
bequest	bē-kwēst'	A legacy.
guilty	gilt'-y	Having guilt; wicked.
plea	plē	Argument; that which is alleged by one in support of his cause.
trespass	trēs'-pas	Unlawful or forbidden entrance or passage.
valid	vāl'-id	Having legal force.
heritage	hēr'-it-āj	That which is inherited; inheritance.
authority	au-thōr'-i-ty	Warrant; legal power; rule.
jurisdiction	jūr-is-dik'-shūn	Legal power; the limit within which power may be exerted.
equitably	ēk'-wī-tā-blŷ	Justly; impartially.
lawyer	la'-yēr	A practitioner of law.
retribution	rēt-ri-bū'-shūn	Reward and punishment.
executor	ēks-ēk'-ū-tēr	One who performs.
vindicate	vin'-di-kāt	To justify; to defend successfully.
appeal	āp-pēl'	To make application for the trial of a cause in a higher court.
sue	sū	To seek justice by legal process.
executive	ēks-ēk'-ū-tiv	Concerned with putting the laws in force.
legitimate	lē-jit'-i-māt	According to law, rule or precedent; lawful; regular; orderly.
perjury	pēr'-jū-rŷ	False swearing.
mortgagee	mōr-gā-jē'	A person to whom a mortgage is given.
mortgagor	mōr'-gā-jōr	A person who conveys property as security for the payment of debt.
subpoena	sūb-pē'-nā	A writ commanding the attendance in court of the person on whom it is served, as a witness.

Words to be applied: *agreement, allege, clemency, conveyance*

## THE WORDS APPLIED

- 1 "He caused the accounts to be examined by the proper officer, who, after comparing every article with its *voucher*, certified them to be right."
- 2 The *signature* was declared to be a forgery.
- 3 "Fenwick eluded the justice of the ordinary *tribunals*."
- 4 A *codicil* to the will completely upset their plans.
- 5 "In a political sense, Christianity is the *bequest* the Roman empire gave to the world."
- 6 "I know not which to pronounce the more *guilty*: the nation that inflicts the wrong or that which quietly submits to it."
- 7 The *plea* set up in his behalf was puerile.
- 8 "To *trespass* upon another's rights is literally to step or pass across the line of demarcation between his rights and ours."
- 9 It has been pronounced a *valid* contract by our counsel.
- 10 His writings have become the eternal *heritage* of mankind.
- 11 "The love of exercising power has been found to be so universal that no class of men who have possessed *authority* have been able to avoid abusing it."
- 12 "Charles I bound himself never again to subject his people to the *jurisdiction* of courts-martial."
- 13 "A government whose laws have been *equitably* administered, and which is free and just, has always developed the powers of the human mind."
- 14 The term "*lawyer*" is general, and includes attorneys, solicitors, counselors, advocates, etc.
- 15 "In all great religions we find one God; in all, personal morality, with *retribution*."
- 16 "An *executor* derives his title from the will of his testator."
- 17 "He deserves much more that *vindicates* his country from a tyrant than he that serves a citizen."
- 18 We will take an *appeal* to the supreme court.
- 19 He had threatened to *sue* me if I did not comply with his wishes.
- 20 "He was not an impulsive man, but the *executive* man to march the troops into the field and carry on the war."
- 21 "There are themes which are too entirely horrible for *legitimate* action."
- 22 "Perjure is now almost wholly applied to the commission of the crime of *perjury*."
- 23 The *mortgagee* in this case is very much dissatisfied.
- 24 The *mortgagor* has been notified of the foreclosure proceedings.
- 25 A *subpœna* will be duly issued and served.

# FORTY-NINTH LESSON—Words Used in Law

absolve	ăb-sôlv'	To set free; to release from obligation, debt or expense.
accuse	ăk-kûz'	To charge with or declare to have committed a crime or offense.
administer	ăd-mîn'-is-tēr	To perform the office of administrator; to act officially.
admiralty	ăd'-mîr-al-tÿ	The court which has jurisdiction of maritime questions and offenses.
amnesty	ăm'-nēs-tÿ	An act of the sovereign power granting a general pardon for a past offense.
rebuttal	rê-büt'-tal	The giving of evidence on the part of the plaintiff to destroy the effect of evidence introduced by the defendant in the same suit.
archives	ăr'-kivz	Public records or documents preserved as evidence of facts.
assessor	ăs-sēs'-sēr	One appointed to assess persons or property for the purpose of taxation.
attestation	ăt-tēs-tă'-shûn	A solemn or official declaration in support of a fact; evidence.
bailiff	bāl'-îf	A sheriff's officer, or constable.
catechise	kăt'-ê-kiz	To question or interrogate, sometimes with a view of reproof.
clemency	klēm'-en-sÿ	Disposition to forgive and spare.
conviction	kôn-vîk'-shûn	The act or process of finding guilty, or the state of being found guilty.
corroborate	kôr-rôb'-ô-răt	To make more certain; to confirm; to establish.
criminal	krîm'-i-nal	One who has committed a crime.
docket	dôk'-ēt	A book of original entries kept by clerks of courts.
equity	êk'-wî-tÿ	An equitable claim; impartiality.
indictment	în-dî't-ment	The formal statement of an offense found by the grand jury.
injunction	în-jûnk'-shûn	A writ or process granted by a court of equity whereby a party is required to do or refrain from doing certain acts.
inquest	în'-kwēst	Official examination.
judicial	jû-dîsh'-al	Pertaining or appropriate to courts of justice or to a judge.
legacy	lêg'-ă-sÿ	A gift of property by will.

Words to be applied: *magistrate, elected, equitable, precinct*

legal magistrate	lě'-gal mă'-gis-trăt	Lawful; constitutional. A person clothed with power as a public civil officer.
pleading	plěd'-ing	The act of advocating or supporting a cause by arguments.

## THE WORDS APPLIED

- 1 We speak of a man as *absolved* from something that binds his conscience.
- 2 In law *accuse* means to charge with an offense judicially, or by a public process.
- 3 Mr. James *administered* the estate of the deceased.
- 4 In America, *admiralty* jurisdiction is vested in the district courts of the United States.
- 5 This genial gentleman, who was the acknowledged leader of the insurrection, was afterward granted *amnesty* by the king.
- 6 He was allowed five minutes for *rebuttal*.
- 7 "He spent his days exploring the ancient *archives* of his family."
- 8 The *assessor* was declared to be too slack in his duties.
- 9 The truth appears from the *attestation* of witnesses. The subscription of a name to a writing as a witness is also an *attestation*.
- 10 The precinct within which a *bailiff* has jurisdiction is called a bailiwick.
- 11 The counsel in *catechising* the witness tried to lead him into self-condemnation.
- 12 They had applied for the royal *clemency*.
- 13 "*Conviction* may accrue in two ways."
- 14 "The concurrence of all *corroborates* the same truth."
- 15 *Criminal* applies especially to one who is found guilty by a verdict, confession, or proof.
- 16 In the United States, *docket* means a list or calendar of causes ready for hearing or trial.
- 17 "Christianity secures both the private interests of men and the public peace, enforcing all justice and *equity*."
- 18 The validity of an *indictment*—a finding by the grand jury—is essential.
- 19 "An *injunction* is more generally used as a preventive than as a restorative process."
- 20 "A coroner's *inquest* is held to determine the cause of any violent, sudden, or mysterious death."
- 21 "It was not a moral, but a *judicial* law, and so was abrogated."
- 22 Legacy is also used in a figurative sense; as, "a *legacy* of dishonor."
- 23 The *legal* assets of the concern had already been seized.
- 24 "Of *magistrates* some also are supreme, in whom the sovereign power of the state resides; others are subordinate."
- 25 The *pleading* of the case was listened to with rapt attention by all present.

# FIFTIETH LESSON—Review and General Exercise

absolve	acceptable	treason	luxurious
administer	inaccuracy	fiercely	indorsement
annuity	combustible	assuming	respectable
bailiff	oblique	degenerate	rehearsal
catechise	trespass	misconstrue	extinguish
corroborate	dictate	methodical	experience
indictment	ornamental	composition	humorist
judicial	individuals	brochure	imperative
legacy	careless	confidence	syndicate
rebuttal	hereafter	numerical	dictionary
affidavit	railroads	dissipate	useful
verdict	unsurpassed	ventilate	dissatisfaction
alimony	various	reliance	extraordinary
attorney	distributed	roughen	melancholy
executrix	especially	liniment	intrinsic
expiate	basis	solvable	cartage
amenable	permitted	recipient	vicinity
judgment	theoretical	diphtheria	luncheon
mortgagee	forethought	lessee	superb
subpoena	enormous	medicine	chargeable
equitably	editorial	confidant	nervous
codicil	cassimere	arbitrary	substantiate
vindicate	treatise	scissors	pharmacy
heritage	copyists	cashier	scenery
authority	succession	magician	gorgeous

## CHAPTER XI

### SHOW US

By HERBERT KAUFMAN

YOU say that you *deserve* success;  
Pitch in, and start to *show us*.  
*We* think that you *deserve far less*,  
And *ought* to be *below us*.  
It's up to *you* and what you *do*;  
Mere empty *words* won't *change* our view

Come, prove our viewpoint isn't *true*!  
*Results* are all that we will *count*;  
If you can *climb*, begin and *mount*!  
Present your case—we're on the jury;  
But *all* of us are from *Missouri*.



# FIFTY-FIRST LESSON—Words used in Business

abstract	áb'-strákt [shün]	A summary or an epitome.
accommodation	ák-kóm'-mó-dā'-	A loan of money.
account	ák-kount'	A recital of transactions.
acknowledgment	ák-nól'-ěj-měnt	Legal declaration or avowal of one's own act.
acquittance	ák-kwit'-tāns	A release or discharge from debt or other liability.
ad valorem	äd vā-lō'-rēm	A duty upon goods according to their value.
advances	äd-vān'-sēz	Money or value supplied beforehand.
appraisement	äp-prāz'-mēnt	The act of setting the value.
arbitration	är-bi-trā'-shün	The act of arbitrating.
assess	äs-sēs'	To make a valuation for the purpose of taxation.
assets	äs'-sēts	The entire property of all sorts belonging to a person, a corporation, or an estate.
assignment	äs-sin'-mēnt	Transfer of the property of a bankrupt to certain persons for the benefit of creditors.
attachment	ät-täch'-mēnt	A seizure by legal process.
barter	bär'-tēr	The act of exchanging; to exchange.
bear	bār	A person who sells stocks or securities for future delivery.
bonus	bō'-nūs	Money paid in addition to a stated compensation.
broker	brō'-kēr	An agent employed to effect bargains between other parties.
bullion	bul'-yün	Uncoined gold or silver.
bushel	bush'-ěl	A measure containing thirty-two quarts.
check	chēk	A written order upon a bank to pay money as therein stated.
clearance	klēr'-āns	The act of clearing; permission to sail.
clearings	klēr'-ingz	The gross amount of the balances adjusted in the clearing-house.
clientele	klī'-ēn-tāl'	One's clients, collectively.
conservator	kön'-sēr-vā'-tēr	An official preserver.
consign	kön-sin'	To send or address to an agent or correspondent in another place.

Words to be applied: *acceptance, capitalist, accrue, assignee*

## THE WORDS APPLIED

- 1 "An *abstract* of title is an epitome of the evidences of ownership."
- 2 "An *accommodation* bill is drawn, accepted, or indorsed by one to enable another to obtain credit."
- 3 An *account* current is a running or continued account between two or more parties.
- 4 We are aware that the *acknowledgment* of the deed is taken.
- 5 "You can procure *acquittances* for such a sum from special officers."
- 6 The goods were subjected to an *ad valorem* duty.
- 7 "The account was made up with intent to show what *advances* had been made."
- 8 The litigants consented to the *appraisement* of the committee.
- 9 The coal strike was finally submitted to *arbitration*.
- 10 "This sum is *assessed* and raised upon individuals by commissioners appointed in the act."
- 11 In balancing accounts the *assets* are put on the credit side.
- 12 "General *assignment* means, more fully, an assignment for the benefit of creditors."
- 13 He succeeded in obtaining an injunction restraining the *attachment* of the property.
- 14 "When article is exchanged for article without the use of money or credit, it is simple *barter*."
- 15 "The *bears* and *bulls* of the stock exchange are said to be so called in allusion to the bear's habit of pulling downward and the bull's of tossing up."
- 16 "The banks which now hold the deposits pay nothing to the public; they give no *bonus*, they pay no annuity."
- 17 The commission payable as the *broker's* compensation for his services is styled "*brokerage*."
- 18 "We hold a demand check upon every bank in Europe for the coin or *bullion* on which we maintain the specie standard of value."
- 19 "A half-barrel, holding about a *bushel* and a half of oysters, is called a *bushel* barrel."
- 20 "The use of money is immensely economized by the *check* and credit system."
- 21 A *clearance* is a certificate from the proper authorities that a vessel has complied with the law and has leave to sail.
- 22 The bank *clearings* in New York are very large.
- 23 The *clientele* of the theater was famous for its culture.
- 24 It is a function of trust companies to act as *conservators* of estates.
- 25 The goods were *consigned* to our London agent.

# FIFTY-SECOND LESSON—Words used in Business

consols	kôn'-sölz	Leading British government securities.
corner	kôr'-nēr	To get control of a stock or commodity.
corporation	kôr-pô-rā'-shūn	A firm or association authorized by law with the capacity of transacting business as an individual.
creditors	krəd'-it-ērz	Those who have given credit.
customs	kūs'-tūms	Duties upon imported or exported commodities.
deliveries	dē-liv'-ēr-iz	Delivery of property in fulfillment of contracts.
demurrage	dē-mūr'-rāj	The allowance for the delay beyond the time permitted for unloading a boat or a freight car.
dishonor	dīs-ôn'-ēr	The non-payment or non-acceptance of commercial paper.
dividends	div'-i-dēndz	Returns on investments.
draft	drāft	An order from one bank or individual upon another for the payment of money.
drawback	dra'-bāk	Rebates allowed from regular rates charged for transportation.
duty	dū'-tŷ	A tax on the importation or exportation of goods.
embargo	ēm-bār'-gô	Prohibition imposed by law upon commerce.
entering	ēn'-tēr-ing	Lodgment of a manifest of goods at custom house.
excise	ēks-sīz'	An inland tax on goods.
failure	fāl'-ūr	Inability to meet one's financial engagements.
futures	fū'-tūrs	Things bought and sold for delivery at a future time.
incorporated	in-kôr'-pô-rāt'-ēd	Formed into a legal body.
hypothecate	hī-pôth'-ē-kāt	To pledge anything for money borrowed.
indorse	in-dôrs'	To write one's name on negotiable paper; to sanction.
insolvent	in-sôl'-vent	Not having sufficient estate to pay debts.
installment	in-stal'-ment	A part of a sum of money to be paid at a particular time.

Words to be applied: *company, co-operate, depreciate, manifest*

limited	lim'-it-əd	After "company" signifies the members are individually liable for the company's debts only to a specified amount.
liquidation	lik'-wi-dā'-shūn	The selling out of property previously bought or contracted for.
long	lōng	One who has property bought in anticipation of a rise in price.

## THE WORDS APPLIED

- 1 During the Boer war, British *consols* fell considerably.
- 2 The attempt to *corner* the wheat market has invariably resulted in disaster to those who attempt it.
- 3 New Jersey is said to be the home of *corporations*.
- 4 The *creditors* of the concern duly proved their claims.
- 5 He was appointed collector of *customs* of the port.
- 6 Some doubted his ability to effect the *deliveries* according to contract.
- 7 The *demurrage* on the consignment was considerable.
- 8 "In consequence of this *dishonor* of his draft he had found himself, for more than a month, destitute of funds."
- 9 Assessments on stock are sometimes spoken of as Irish *dividends*.
- 10 He was unable to pay and his *draft* went to protest.
- 11 The *drawback* on the shipment amounted to \$27.00.
- 12 Some travelers take delight in trying to avoid *duty* on goods.
- 13 An *embargo* may be placed on goods as well as commerce.
- 14 No attempt was made at *entering* the goods at the custom house.
- 15 The taxes were classed respectively as *excise* customs, or tolls, and transit duties.
- 16 The *failure* of the bank so affected the stock market that many of the firms became seriously involved.
- 17 "Senator Washburn introduced a bill defining 'options' and 'futures,' and imposing special taxes on dealers therein."
- 18 "He had no power to *hypothecate* any part of the public revenue."
- 19 The company is *incorporated*, but its charter is unrecorded.
- 20 He *indorsed* the check and turned it over to his creditors.
- 21 The company being *insolvent*, filed a schedule in bankruptcy.
- 22 The second *installment* becomes due on the 15th.
- 23 A *limited* partnership consists of a general and a special partner.
- 24 Signing in *liquidation* is the act of signing for the firm, by that member of it who is charged with the business of settlement, or *liquidation*.
- 25 *Long*, in the commercial world, signifies having bought property in anticipation of a rise in price.

# FIFTY-THIRD LESSON—Words used in Business

margin	mār'-gīn	Money or collaterals deposited with a broker to protect contracts.
net	nēt	Clear of all charges and deductions.
nominal	nōm'-i-nal	Existing in name only.
note	nōt	A written acknowledgment of a debt, or promise to pay at a specified time.
option	ōp'-shūn	The power of choosing; choice; a stipulated privilege.
overissue	ō'-vēr-ish'-ū	An issuing, as of notes, beyond or in excess of the capital stock.
oversold	ō'-vēr-sōld'	The reverse of "overbought."
pig	pīg	A mass of iron or other metal as first extracted from the ore.
point	point	On stock exchanges, a "point" is understood to mean one dollar a share.
privileges	prīv'-i-lēj-ēz	A contract giving the holder the privilege of tendering to or calling for a certain number of shares of a certain stock, or a specified quantity.
promoter	prō-mōt'-ēr	An organizer of companies and enterprises.
prorate	prō-rāt'	To divide, distribute or assess proportionately.
replevin	rē-plēv'-in	The action taken to recover possession of goods or chattels wrongfully held.
reprisal	rē-prīz'-al	Property taken by a nation to satisfy an injury done by an enemy.
scalper	skālp'-ēr	One who trades in options continually; also applied to railroad ticket brokers.
short	shōrt	Not having goods or property that one has sold.
sovereign	sōv'-ēr-in	A British gold coin, the same in value as a pound sterling, or \$4.866.
syndicate	sŷn'-dī-kat'	A combination of persons for business purposes.
tierce	tērs	In speculative dealings a tierce of lard is figured at 340 pounds.
tonnage	tūn'-nāj	The amount or quantity of freight handled by rail or marine.
trover	trō'-ver	An action to recover for the value of goods wrongfully converted.
trust	trūst	A combination of business interests having for its object monopoly in special lines.

Words to be applied: *indorsee, discrepancy, traffic, premium*

trustee	trüst-ē'	One who is intrusted with property for the benefit of another.
underwriter	ün'-dēr-rīt-ēr	One who subscribes for stock in a company in the expectation of placing or reselling; also one who insures.
voucher	vouch'-ēr	A paper which serves to vouch for the correctness of accounts.

## THE WORDS APPLIED

- 1 He refused to put up further *margins* to protect the contracts.
- 2 These are the *net* prices on these goods.
- 3 For this we will make only a *nominal* charge.
- 4 In Connecticut a *note* must be dated on a week day to make it legally binding.
- 5 His *option* on the property expires on the 15th.
- 6 "This is not the first time this company has been guilty of an *overissue*."
- 7 In going over the contracts of the firm, it was found that it had considerably *oversold*.
- 8 A *pig* of lead weighs 301 pounds.
- 9 On the stock exchange the unit of variation in price per share is a *point*. Look up the definition of both *privilege* and *option* in an unabridged dictionary.
- 10 The *promoter* found himself in financial difficulties so complex that he was doomed to irretrievable failure.
- 11 The corporation will *prorate* dividends on the first of next month.
- 12 A writ of *replevin* was duly issued.
- 13 "A *reprisal* is the use of force by one nation against property of another to obtain redress without thereby commencing war."
- 14 He saved \$5.38 by buying his ticket of a *scalper*.
- 15 "I am still *short* of Northern Pacific."
- 16 The British *sovereign* contains 123.274 grains of gold, 11/12 fine.
- 17 A *syndicate* was formed to extend the electric lines to all of the suburban cities.
- 18 *Tierce* is also applied to a cask containing 42 wine gallons. "In 1886, the freighting through the great African canal amounted to a gross *tonnage* of 8,133,313 tons."
- 19 *Trover* was originally an action of trespass.
- 20 The *trust* question is a serious one in the United States.
- 21 One of the functions of a trust company is to act as *trustee*.
- 22 Individuals, as well as companies, *underwrite* policies of insurance.
- 23 Please attach your explanation to the *voucher*, and return promptly.

# FIFTY-FOURTH LESSON—Words Used in Business

acceptance	āk-sēpt'-ans	An assent by the person on whom a bill of exchange is drawn to pay it when due.
accrue	āk-kru'	To come by way of increase.
actuary	āk'-tū-ā-rŷ	The computing official of an insurance company.
adjustment	ād-jüst'-mēnt	The act of adjusting.
administrator	ād-mīn-is-trā'-tēr	One to whom the right of administration has been committed.
allotment	āl-lōt'-mēnt	That which is allotted; a share.
annuity	ān-nū'-i-tŷ	An annual allowance.
arbitrage	ār'-bi-trāj	A traffic in bills of exchange.
assignee	ās-si-nē'	A person to whom an assignment is made.
auditor	a'-dīt-ēr	An examiner of accounts.
balance	bāl'-ans	An equality between the sums total of the two sides of an account; also the excess on either side.
bankruptcy	bānk'-rūpt-cŷ	State of being bankrupt.
bargain	bār'-gēn	An agreement concerning the sale of property.
borrower	bōr'-rō-ēr	One who borrows.
brokerage	brōk'-ēr-āj	The commission charged by a broker.
cablegram	kā'-b'l'-grām	A message sent by submarine telegraph.
cancel	kān'-sél	To annul or destroy.
capitalist	káp'-it-al-ist	A person of large wealth engaged in the business of investing money.
cargo	kār'-gō	Goods, merchandise, or whatever is conveyed in a vessel or boat.
certify	sēr'-ti-fi	To testify in writing; to verify.
charter	chār'-tēr	The hiring of a vessel, car or train by special contract; a grant.
coinage	koin'-āj	The act or process of converting metal into money.
collateral	kōl-lāt'-ēr-al	Additional security.
collectible	kōl-lēkt'-i-b'l	Capable of being collected.
combination	kōm-bī-nā'-shūn	The act or process of combining or uniting persons or things; the result of combining.

Words to be applied: *assignor, administratrix, stocks, bonds*



## THE WORDS APPLIED

- 1 The bill of exchange itself, when accepted, is also called an *acceptance*.
- 2 "He spoke of the great and essential advantages *accruing* to society from the freedom of the press."
- 3 The official whose profession it is to calculate for insurance companies the risks and premiums for life, fire and other insurances, is called an *actuary*.
- 4 "Success depends on the nicest and minutest *adjustment* of the parts concerned."
- 5 "The *administrator* of the estate was considered very fair in all his dealings."
- 6 The *allotment* of lands in the West by the government is decided upon by drawings.
- 7 An *annuity* is usually a sum of money payable yearly, to continue for a given number of years.
- 8 Traffic in stocks, which have different values at the same time in different markets, is also called *arbitrage*.
- 9 An *assignee* may also become an executor.
- 10 In the United States Government there are *auditors* of the treasury and of the public accounts.
- 11 His *balance* at the bank was not so large as he had expected.
- 12 He was, in fact, in a condition of *bankruptcy*.
- 13 A contract is a *bargain* that is legally binding.
- 14 "Neither a *borrower* nor a lender be."
- 15 A broker is an agent employed to effect bargains and contracts between other persons for a compensation called *brokerage*.
- 16 The expense of sending *cablegrams* is often very great.
- 17 He was unwilling to *cancel* the policy.
- 18 The *capitalists* of America are the wealthiest in the world.
- 19 In law, the term *cargo* does not usually include live stock.
- 20 When a bank *certifies* a check it guarantees the payment of it.
- 21 The steamship was *chartered* at a great saving.
- 22 The question of free *coinage* of silver was one that stirred the country from end to end.
- 23 *Collateral* security is security for the performance of agreements or payment of money besides the principal security.
- 24 The bills were said to be *uncollectible*.
- 25 *Combinations* in restraint of trade are theoretically unlawful.



# FIFTY-FIFTH LESSON—Review and General Exercise

replevin	likelihood	demurrer	speculation
scalper	surgery	although	underwriter
sovereign	terrible	export	beneficiary
squeezed	business	debatable	commutation
syndicate	science	settlement	manipulate
articles	arraign	always	architectural
accrued	tenacity	allowable	inaugurate
clearings	antiseptic	yield	fermenting
collateral	monastery	repudiate	augmented
chattel	classical	vision	superlative
debenture	menace	dilatory	advisability
dutiable	parcel	interrupt	alternative
current	diversion	russet	importance
exemplary	marriage	carpenter	unprofitable
mercantile	weapon	bottler	gratuitous
preferred	relinquish	bankrupt	proficiency
realizing	junction	architect	sustenance
visible	enhance	obeisance	symmetrical
recourse	chromo	voluntary	impoverish
internal	exposure	radius	mysterious
weight	interpret	margin	scandalous
alleviate	fabric	criticise	complicate
economy	clerical	elixir	variegated
bicycle	rascal	neutral	accommoda- [tion
sentinel	biscuit	adequate	addressing

## CHAPTER XII

“HALF the giant’s strength is in the conviction that he is a giant. The strength of a muscle is enhanced a hundred fold by the will power. The same muscle, when removed from the giant’s arm, when divorced from the force of the mighty will can sustain but a fraction of the weight it did a moment before it was disconnected.”



# FIFTY-SIXTH LESSON—Words Used in Business

commerce	kôm'-mêrs	Extended trade or traffic.
commission	kôm-mîsh'-ûn	The allowance made to an agent.
commodity	kôm-môd'-i-tỹ	Everything movable that is bought and sold.
compensate	kôm'-pên-săt	To recompense; reward.
competition	kôm-pê-tîsh'-ûn	Common strife for the same object; emulation; rivalry.
consignee	kôn-sî-nê'	The person to whom goods are consigned.
consignment	kôn-sîn'-ment	Goods sent to a consignee at one time.
convertible	kôn-vêrt'-i-b'l	Capable of being exchanged.
co-operate	kô-ôp'-êr-ăt	To concur in action or effect.
coup	kôô	A sudden stroke; an unexpected stratagem.
coupon	kôô'-pôn	An interest warrant attached to the bottom of transferable bonds.
credentials	krê-dên'-shals	Testimonials showing that the holder is entitled to credit or has the right to exercise official power.
debenture	dê-bên'-tûr	A writing acknowledging a debt.
defalcation	dê-făl-kă'-shûn	A fraudulent deficiency in money matters.
delinquent	dê-lîn'-kwent	Failing in duty or obligation.
depository	dê-pôs'-it-ô-rỹ	A place where anything is lodged for safe keeping.
depreciate	dê-prê'-shî-ăt	To become of less worth.
deteriorate	dê-tô'-rî-ô-răt	To impair; to make worse; to grow worse.
director	dî-rêkt'-êr	One of a body of persons selected to manage the affairs of a corporation or company.
disburse	dîs-bûrs'	To expend; to pay out.
discrepancy	dîs-krêp'-an-sỹ	State or quality of being in disagreement; at variance.
discount	dîs'-kount	A deduction made for interest; the rate of interest charged in discounting a bill or note.
document	dôk'-u-ment	A paper containing an authoritative record or statement.
duebill	dû'-bil	A brief written acknowledgment of a debt.

## THE WORDS APPLIED

- 1 "The public becomes powerful in proportion to the opulence and extensive *commerce* of private men."
- 2 A *commission* of 10% was allowed him on all sales.
- 3 "His dealings were restricted wholly to *commodities* of commerce."
- 4 "Nothing can *compensate* for the loss of reputation."
- 5 "Where *competition* does not act at all, there is complete monopoly."
- 6 "Consignor and *consignee* are used by merchants to express generally the shipper of merchandise and the person to whom it is addressed, by bill of lading or otherwise."
- 7 "Goods sent to an agent or correspondent in another place to be sold for such correspondent, are said to be shipped on *consignment*."
- 8 "The securities were not *convertible* into cash."
- 9 "Great things may be accomplished by *co-operation*."
- 10 "*Coup* is a term used in various ways to convey the idea of promptness and force."
- 11 *Coupon* is also applied to a section of a ticket showing the holder to be entitled to some privilege.
- 12 "Had they not shown undoubted *credentials*, they would not have been admitted."
- 13 *Debenture* is a term usually used of obligations of corporations or large moneyed copartnerships, issued in a form convenient to be sold as investments.
- 14 "He was charged with large *defalcations*."
- 15 "We speak of a *delinquent* subscriber; a *delinquent* tenant."
- 16 This bank is a U. S. *depository*. (See also, the word "depository.")
- 17 "A paper currency will *depreciate* in value unless it is convertible into specie."
- 18 "Under such conditions, the mind rapidly *deteriorates*."
- 19 "The *directors* of the bank were in favor of a different policy."
- 20 *Disburse* is usually applied to payments from a public fund.
- 21 "There is no real *discrepancy* between these two books."
- 22 *Discount* is also an allowance made for prompt payment of bills.
- 23 A bill of exchange accompanied by a *document* as collateral security, such as a bill of lading or a policy of insurance, is called a document bill.
- 24 He sustained a great loss through his habit of lending money on *duebills*.

# FIFTY-SEVENTH LESSON—Words Used in Business

duplicate	dū'-plī-kāt	A copy; a transcript.
dutiable	dū'-tī-ā-b'l	Subject to the payment of a duty.
embarrass	ēm-bār'-ras	To encumber with debt; to beset with urgent demands or claims.
enterprise	ēn'-tēr-prīz	A work projected which involves energy, courage, activity.
equitable	ēk'-wī-tā-b'l	Fair; unbiased; just; reasonable.
establish	ēs-tāb'-lish	To prove and cause to be accomplished as true; to set up in business.
estimate	ēs'-tī-māt	To fix roughly the worth of.
exchange	ēks-chānj'	The method of settling accounts between parties residing at a distance from each other, without the actual transfer of money.
exceptional	ēk-sēp'-shūn-al	Uncommon; unusual; peculiar.
expedite	ēks'-pē-dīt	To accelerate the motion of.
exports	ēks'-pōrts	Commodities sent out of a country.
extortionate	ēks-tōr'-shūn-āt	Oppressive; excessive.
fiduciary	fī-dū'-shī-ā-rī	Having the nature of a trust, especially a financial trust.
financier	fīn-ān-sēr'	One skilled in financial operations.
fluctuate	flūk'-tū-āt	To be wavering or unsteady; rise and fall.
foreclosure	fōr-clō'-shūr	A proceeding which bars or extinguishes a mortgagor's right of redeeming a mortgaged estate.
forfeit	fōr'-fīt	To relinquish.
franchise	frān'-chīz (or -chīz)	A particular privilege conferred by a government or a sovereign; a right to vote.
fraudulent	frad'-u-lent	Deceitful; dishonest; unfair.
gross	grōs	Coarse; total; opposed to fine.
guarantee	gār-ān-tē'	A warrant; a security.
illegal	īl-lē'-gal	Unlawful.
imports	īm'-pōrts	Merchandise brought into a country from abroad.
indemnity	īn-dēm'-nī-tī	Security; insurance.
indenture	īn-dēn'-tur	A mutual written agreement in duplicate.

Words to be applied: *suspension, domestic, specie, arrears*

## THE WORDS APPLIED

- 1 Nearly all business letters are written in *duplicate*.
- 2 Under the new tariff law, this merchandise is not *dutiable*.
- 3 A man of business is *embarrassed* when he cannot meet his financial engagements.
- 4 *Enterprise* is an essential quality to success in business.
- 5 "No two had exactly the same notion of what was *equitable*."
- 6 "Confidence, which must precede union, could be *established* only by consummate prudence and self-control."
- 7 "Weigh success in a moral balance, and our whole *estimate* is changed."
- 8 *Exchange* is also applied to the charge for making the transfer.
- 9 "Thomas was of a nature which had a sort of superstitious repugnance to everything *exceptional*."
- 10 The general sent orders to *expedite* the march of the army.
- 11 In this country the value of the *exports* exceeds that of the imports.
- 12 Monopoly without regulation tends to produce *extortionate* prices.
- 13 "Commercial credit is to-day the most important wheel in the whole *fiduciary* mechanism."
- 14 A *financier* need not necessarily be a capitalist—he may skillfully employ the money of others.
- 15 "The mind may for some time *fluctuate* between two feelings, but it can never entertain both at once."
- 16 "*Foreclosure* proceedings were instituted at once to head off any action he might take."
- 17 We *forfeit* an estate by treason; we *forfeit* reputation by a breach of promise.
- 18 "Election by universal suffrage, as modified by the constitution, is one crowning *franchise* of American people."
- 19 "The papers were obviously *fraudulent*."
- 20 The *gross* earnings fell considerably below those of former years.
- 21 "The United States shall *guarantee* to each State in this Union a republican form of government."
- 22 This action on the part of the company would undoubtedly be *illegal*.
- 23 The total of *imports* which come through the port of New York is the largest of any in this country.
- 24 Insurance is a contract for *indemnity*.
- 25 *Indentures* were originally duplicates laid together and indented by a notched cut, or line.

## FIFTY-EIGHTH LESSON—Words Used in Business

investment	in-věst'-ment	The purchase of property; money invested.
insolvency	In-söl'-ven-sỹ	The condition of being unable to pay debts when due.
indorser	In-dôrs'-ēr	One who guarantees the payment of a note, draft, check, etc.
integrity	In-těg'-ri-tỹ	Wholeness; moral soundness.
inventory	In'-vên-tô-rỹ	Account of stock taken in business.
invoice	In'-vois	A written account of the particulars of merchandise shipped; goods shipped.
jobber	jôb'-bēr	One who buys goods from importers, wholesalers or manufacturers and sells to retailers.
journal	jûr'-nal	A book of accounts in which is entered a condensed statement of the daily transactions.
ledger	lěj'-ēr	The final book of record in business transactions.
liabilities	li-à-bil'-i-tiz	The sum of one's pecuniary obligations.
lucrative	lų'-krà-tiv	Profitable; gainful.
maturity	mà-tūr'-i-tỹ	Arrival of the time fixed for payment; becoming due.
mercantile	měr'-kân-tıl	Pertaining to merchants.
merchandise	měr'-chân-diz	Wares; goods; commodities.
monopoly	mô-nôp'-ô-lỹ	Sole command of the traffic in selling anything.
negotiable	ně-gô'-shĩ-à-b'l	Transferable by assignment or indorsement to another person.
notary	nô'-tá-rỹ .	A public officer who attests or certifies deeds and other writings.
obligation	ôb-li-gā'-shun	That to which one is bound.
pecuniary	pě-kûn'-yá-rỹ	Relating to or consisting of money.
percentage	pěr-sěnt'-ăj	A certain rate per cent.
preferential	prěf'-ēr-ěn'-shal	Having a preference or precedence.
property	prô'-pěr-tỹ	Anything subject to ownership.
proposition	prôp'-ô-zish'-ûn	That which is offered for consideration, acceptance, or adoption.
protest	prô'-těst	Steps taken to fix the liability of a drawer or indorser of dishonored commercial paper.
quotation	kwô-tā'-shun	The price named.

Words to be applied: *refunding, factorage, floating, breakage*



## THE WORDS APPLIED

- 1 "Before the *investment* could be made, a change in the market might render it ineligible."
- 2 *Insolvency* signifies the inability of a person to pay his debts as they become due in the ordinary course of business.
- 3 The *indorser* was called upon to pay the note.
- 4 "The moral grandeur of independent *integrity* is the sublimest thing in nature."
- 5 "There, take an *inventory* of all I have."
- 6 The merchant received a large *invoice* of goods.
- 7 The *jobber's* prices could not be met by the manufacturer.
- 8 "A diary is also called a *journal*."
- 9 "The *ledger* was taken into court to prove his statements."
- 10 The resources of this company are more than double the *liabilities*.
- 11 "The trade of merchandise, being the most *lucrative*, may bear usury at a good rate."
- 12 The bonds will reach their *maturity* in ten years.
- 13 "The expedition of the Argonauts was partly *mercantile*, partly *military*."
- 14 "He was a dealer in second-hand *merchandise*."
- 15 "Public utilities that are in the nature of a *monopoly* should be controlled by the municipality, or government."
- 16 *Negotiable* paper is any commercial paper transferable by sale or delivery and indorsement, as drafts, checks, promissory notes, bills of exchange.
- 17 A notary public is usually called a *notary*.
- 18 "The cultivation of the soil is an *obligation* imposed by nature on mankind."
- 19 "My exertions, whatever they have been, were such as no hopes of *pecuniary* reward could possibly excite; and no *pecuniary* compensation can possibly reward them."
- 20 "The *percentage* of profit was very small."
- 21 The company was allowed a *preferential* claim on the revenues.
- 22 "It was the misfortune of my friend to have embarked his *property* in large speculations."
- 23 "The *proposition* for peace was rejected."
- 24 "Notice of *protest* by the bank was given immediately."
- 25 "Give us *quotations* on these goods as soon as possible."



# FIFTY-NINTH LESSON—Words used in Business

rebate	rě-bāt'	To discount from; an unlawful discrimination.
recoup	rě-kōop'	To get an equivalent or compensation for; to reimburse.
recompense	rěk'-ōm-pěrs	To return an equivalent; to remunerate; to pay for.
redeemable	rě-dēm'-ā-b'l	Subject to repurchase.
reimburse	rě-īm-bŭrs'	To pay back; to indemnify.
referee	rě-fēr-ē'	One to whom a thing is referred; arbitrator; umpire.
remittance	rě-mĭt'-tans	The act of transmitting money to a distant place; the sum or thing remitted.
resources	rě-sōrs'-ēs	Funds, money, or any property that can be converted; supplies.
schedule	skəd'-ŭl	Catalog; list; inventory.
solicit	sō-lĭs'-ĭt	To endeavor to obtain; to seek; to ask; to request.
solvent	sōl'-vent	Able to pay all just debts.
speculate	spěk'-ŭ-lāt	To buy with expectation of advance in value.
stipulation	stĭp-ŭ-lā'-shŭn	A contracting or bargaining.
surety	shŭr'-tĭ	Security against loss or damage.
surplus	sŭr'-plŭs	More than sufficient; excessive.
subtreasury	sŭb-trězh'-ŭrĭ	A branch of the U. S. treasury.
syndicate	sĭn'-dĭ-kāt	A combination.
sundries	sŭn'-drĭz	Various small things.
traffic	trāf'-fĭk	Trade; the business done upon transportation lines.
transferable	trāns-fēr'-ā-b'l	Capable of being transferred; negotiable.
transaction	trāns-āk'-shŭn	The doing or performing of any business; that which is done.
usury	ŭ'-zhŭ-rĭ	Interest in excess of a legal rate.
value	vāl'-ŭ	To appraise; to appreciate.
valid	vāl'-ĭd	Having legal strength or force.
warehouse	wār'-hous	A storehouse; to place in the government custom house.

Words to be applied: *transportation, equivalent, shares, wares*

## THE WORDS APPLIED

- 1 "A *rebate* of importers' duties was made on the whole lot."
- 2 In his attempt to *recoup* his losses in the stock market he only plunged himself deeper into debt.
- 3 "He cannot *recompense* me by it." "To me belongeth vengeance and *recompense*."
- 4 A pledge securing the payment of money is *redeemable*.
- 5 "As if one who had been robbed should allege that he had a right to *reimburse* himself out of the pocket of the first traveler he met!"
- 6 "The boys usually asked him to keep the score or to *referee* the matches they played."
- 7 *Remittance* will be made on the 15th.
- 8 *Resources* are a firm's money or property; liabilities are the debts or obligations to be met.
- 9 "Chemicals are in *schedule* A of the tariff law."
- 10 "The port was crowded with those who hastened to *solicit* permission to share in the enterprise."
- 11 "The firm was known to be *solvent*."
- 12 "The firm continued to *speculate* in stocks against the advice of its friends."
- 13 "The *stipulations* of the allied powers, to furnish each his contingent of troops, were clear."
- 14 "He that is *surety* for a stranger shall smart for it."
- 15 "The bank's *surplus* amounted to one million dollars."
- 16 There are nine *subtreasuries*, situated in New York, Boston, Philadelphia, Baltimore, Cincinnati, Chicago, St. Louis, New Orleans, and San Francisco.
- 17 "In the panic of 1866, the price of shares in many banks was artificially raised by the unscrupulous cliques or *syndicates*."
- 18 He was a dealer in automobile *sundries* and accessories.
- 19 "*Traffic* over this line this season has been abnormal." "*Traffic* in these goods was limited."
- 20 "These tickets are not *transferable*."
- 21 "A *transaction* is something already done and completed."
- 22 "The root of the condemnation of *usury* was simply an error in political economy."
- 23 "*Value* is the power to command commodities generally."
- 24 We speak of a *valid* claim, a *valid* argument, a *valid* instrument of any kind, and the like.
- 25 "One-half the duty was to be paid at once on *warehousing* the paper in a *warehouse* approved by the customs."

# SIXTIETH LESSON—Review and General Exercise

recoup	supplement	memorize	timorous
conscience	marine	fiduciary	commission
frivolous	equitable	delinquent	muscle
intercede	symmetry	naphtha	valid
buoyant	certify	obstinacy	transferable
convertible	tangible	zealous	recompense
parallel	literature	indenture	velocity
intercept	mercenary	vigorous	surety
plural	technique	resources	medicine
suspense	franchise	usually	terminal
qualified	illegal	balance	niece
rebellious	obstacle	typical	vigilant
physique	nephew	miraculous	modeling
valiant	disburse	indorser	neuter
clothier	munificent	nautical	tremendous
sanction	solicit	yielding	mileage
mortise	wondrous	schedule	welfare
canceled	convertible	transferred	millinery
forcible	deteriorate	merchandise	textile
omitted	obdurate	vestige	medieval
emergency	motor	tolerant	synopsis
supersede	integrity	guarantee	metropolis
exhilarate	unequaled	malicious	describe
acceptance	syndicate	unanimous	miscreant
collectible	valleys	admissible	prejudice

## CHAPTER XIII

EVERYTHING that is great in life is the product of slow growth; the newer, and greater, and higher, and nobler the work, the slower is its growth, the surer is its lasting success. Mushrooms attain their full power in a night; oaks require decades. A fad lives its life in a few weeks; a philosophy lives through generations and centuries.

—William George Jordan.

## SIXTY-FIRST LESSON—Commercial Terms

abstract of title	A brief and orderly statement of the original grant and subsequent conveyances and incumbrances relating to the title of real estate.
accommodation paper	A note given as an accommodation or favor in the course of business.
account current	An open or running account between two or more parties.
account sales	A written statement rendered by a commission merchant to the consignor or owner, showing the sales, charges, etc., on a consignment.
ad valorem duty	Duty assessed on the foreign value of the goods.
accrued interest	Interest earned up to the present time.
annual assay	The annual test of coins by the U. S. Mint.
articles of agreement	A written agreement.
bank clearings	The aggregate amount of the checks and drafts exchanged by the banks and daily adjusted.
bank statement	A statement of the bank's financial condition.
beneficiary interest	Any benefit interest in a contract.
bill of exchange	An order drawn on a person in another city or county for payment of money, in lieu of the same being deposited with the drawer.
bill of lading	A written acknowledgment by the carrier of the receipt of goods for transportation.
bill of sight	A note payable on demand.
boat loads	Refers to canal boats, and not to ocean vessels.
bonded debt	A debt secured by bond or bonds.
bonded goods	Goods placed in a bonded warehouse.
bonded warehouse	A storehouse for bonded goods.
bucket shop	An office or a place where facilities are given for betting small sums on current prices of stocks.
buying on a scale	Buying at regular intervals on a declining market.
by-bidder	One who buys at an auction in behalf of the auctioneer or the owner.
call loans	Money loaned subject to the call or demand.
capital stock	Money, property, or stock invested in any business.
certificate of deposit	A promise on the part of the bank to pay on the return of certificate properly indorsed.
certified check	A bank check, the validity of which is certified to by the bank on which it is drawn.

Words to be applied in sentences: *referee, resource, seizable, warrant*

## THE WORDS APPLIED

- 1 The *abstract of title* was defective because of an unreleased mortgage.
- 2 His failure was traceable to his lack of judgment in signing too much *accommodation paper*.
- 3 Among the enclosures we failed to find the *account current*.
- 4 We hand you herewith *account sales* of consignment of apples.
- 5 The *ad valorem duty* on the goods is too high.
- 6 The *accrued interest* on the loan is \$235.75.
- 7 We shall make full statement directly after the *annual assay*.
- 8 The *articles of agreement* have not been signed.
- 9 The *bank clearings* in New York are the largest of any city in America.
- 10 The *bank's statement* was published yesterday.
- 11 He is not known to have even a *beneficiary interest* in it.
- 12 We have to-day sent him *bill of lading* with *bill of exchange* attached.
- 13 We presume he will attach same to *bill of sight*.
- 14 The Erie canal gave passage to two hundred *boatloads* of grain during the week.
- 15 The *bonded debt* of the company is \$50,000.
- 16 He has further secured us by *bonded goods* valued at \$2,500.
- 17 They claim to have these goods in *bonded warehouse*.
- 18 He has been known to speculate in *bucket shops*.
- 19 He endeavored to even up matters by *buying on a scale*.
- 20 It was apparent he was there merely as a *by-bidder*.
- 21 They are reported to have raised a considerable fund on *call loans*.
- 22 The *capital stock* of the company is \$250,000.
- 23 It is further secured by *certificate of deposit* on the City Bank.
- 24 All bids must be accompanied by a *certified check* for \$5,000.

## SIXTY-SECOND LESSON—Commercial Terms

chattel mortgage	A mortgage on personal property.
clearing-house	The house where banks exchange checks held by each against others, and settle differences.
collateral security	Security for the performance of covenants or the payment of money, besides the principal security.
common carrier	One who undertakes the office of carrying goods or persons for hire; as a transportation company.
common stock	The ordinary shares in a corporation.
commutation tickets	Tickets sold by a transportation company entitling the holder to a certain number of rides.
coveringshorts	Buying in property to fill contracts previously made.
current funds	Money in general circulation.
custom-house	The house or office where commodities are entered for importation and exportation.
days of grace	The three days immediately following the maturity of a bill or note.
debenture bonds	Notes in the form of bonds.
discount rate	The rate per cent of interest charged by banks for the use of loaned money.
dutiable goods	Goods liable to duty.
evening-up	The selling out of property previously bought or contracted for.
exemplary damages	Damages allowed as a punishment to the defendant for malicious or aggravated injury.
liquidated damages	Damages determined as to amount either by agreement or a judgment.
franking privilege	The privilege of sending matter through the mails, by express, or by telegraph without charge.
frozen out	Set of deals or trades closed out compulsorily because of inability to further protect contracts with re-margins.
gilt-edge	First-class; the very best.
loan and trust company	An incorporated banking institution.
mercantile agency	A concern which procures information relating to the financial standing and credit of merchants.
national banks	Banks organized under national laws.
preferred stock	Stock issued by a corporation which takes precedence over the common stock.
realizing sales	Selling property or closing contracts in order to realize or secure profits.
seller of the year	A contract giving the seller the right of delivering property within the year.

Words to be applied in sentences: *stipend, rectify, receiver, surety*



## THE WORDS APPLIED

- 1 Five thousand dollars' worth of stock in the company was offered as *collateral security* to the loan, in addition to a *chattel mortgage*.
- 2 The *clearing-house* saves a vast amount of time in the adjustment of bank balances.
- 3 They stand liable as other *common carriers*. The dividends on the *common stock* are payable to-day.
- 4 *Commutation tickets* for less than twenty-five rides will not be sold.
- 5 There was much manipulation done to *cover shorts*. The *current funds* were not adequate to relieve the market.
- 6 These goods are held at the *custom-house*. *Days of grace* are not now recognized in many states.
- 7 The receiver held that the *debenture bonds* would be paid at maturity.
- 8 We cannot do so at present *discount rates*. We hold that under the law these are not *dutiable goods*.
- 9 This *evening-up* was a source of much discomfiture to the president of the company.
- 10 The jury is instructed that if such is the case the defendant is liable for *exemplary damages*.
- 11 His failure made him liable for the *liquidated damages*. The senator has abused his *frankiny privilege*. It is said that he was *frozen out*.
- 12 We offer a block of \$15,000 Washington Mining Company's *gilt-edge* bonds, guaranteed by the Merchants *Loan and Trust Co*.
- 13 We find no rating by any of the *mercantile agencies*. The *preferred stock* of this *national bank* is guaranteed to pay a 7 per cent dividend.
- 14 He made money by *realizing sales* rapidly. His *seller-of-the-year* contract saved him.



## SIXTY-THIRD LESSON—Commercial Terms

short market	A market that is oversold.
short selling	The process of selling property for future delivery in anticipation of being able to buy in at cheaper prices before the contracts mature.
sight draft	A draft or bill payable on presentation.
sinking fund	A fund invested in such a manner that its accumulations enable it to wipe out a debt at maturity.
visible supply	Products of any kind available for immediate use.
warehouse receipt	A receipt issued by a warehouseman for property received by him for storage.
watered stock	An increase in capitalization without a corresponding increase in assets.
without recourse	Recourse: the right to exact payment from a party secondarily liable; "without recourse" has a negative effect.
internal revenue	Revenue derived from excise and license duties and special taxes on personal property.
legal tender	Coin or other money that may legally be offered in payment of a debt.
long market	A market that is overbought.
manipulated market	A market under artificial control.
paper profits	Profits on contracts not yet closed.
power of attorney	A written statement given by one person authorizing another to transact business for him.
specific duty	Duty assessed at a certain rate per quantity.
port of entry	A town or city in which a custom-house is located.
bank draft	An order for money drawn at one bank and payable at another.
itemized statement	A list showing all the items purchased during a certain period.
trust deed	A conveyance of property to one party to be held in trust for another or others.
real estate	Relating or pertaining to or arising out of land, lands and tenements.
personal property	Property that may attend the person of the owner.
stock certificate	A formal instrument issued by a stock company, setting forth the number of shares of stock of which the holder is the owner.

Words to be applied: *redeemable, shrinkage, solvent, taxation*

limited  
liability

reorganized  
corporation

"Limited" affixed to the name of a stock company signifies that each shareholder is liable indefinitely to the company's creditors for the amount only representing the value of the shares held by each. A corporation reorganized after becoming embarrassed or unable to longer profitably proceed.

## THE WORDS APPLIED

- 1 The firm went down in a *short market*. He made a practice of *short selling*. Please attach same to *sight draft*.
- 2 All this, aside from the *sinking fund*, tended to give the people confidence in the institution.
- 3 The *visible supply* of wheat would not justify such an assumption.
- 4 He delivered to us his *warehouse receipt*. Most of this was known as *watered stock*.
- 5 The note was duly signed and indorsed "*without recourse*."
- 6 The note was not accepted as *legal tender* for *internal revenue* taxes.
- 7 He found himself overwhelmed in a *long market*. They concluded that they were the victims of a *manipulated market*.
- 8 There is a vast difference between *paper profits* and practical profits.
- 9 To back up his statement, he produced a *power of attorney*. An effort was made to change it from *specific duty* to *ad valorem*.
- 10 Owing to the increase in population and shipments, the place is likely to be made a *port of entry*.
- 11 Please make remittance by *bank draft* on New York. We inclose *itemized statement* as requested. They have executed a *trust deed* for this property.
- 12 His *real estate* as well as his *personal property* interests are reputed to be large.
- 13 The *stock certificates* have been issued by this *limited liability* company.
- 14 The *reorganized corporation* is said to be on a sound basis financially.

## SIXTY-FOURTH LESSON—Commercial Terms

consequential damages cross trade	Those not an immediate result of the act.  A method by which brokers fill conflicting orders to buy and sell, by the nominal purchase and sale through another commission house. (Abbreviated to E. and O. E.)
errors and omissions excepted fixed charges	Claims upon the revenue of a concern which it is bound by contract or by law to meet.
general average	A term used in maritime insurance, when a part of a cargo is sacrificed for the benefit of the whole.
investment buying	Purchase with intention to hold for a considerable time.
marine insurance on call	[fire.] That which covers all risks of the sea, including A loan of money made on condition that it must be returned the day it is called for.
on passage	Sale of a cargo while at sea.
pound sterling	(£) An English money denomination, equivalent to the sovereign (\$4.86+ of U. S. money).
stop order	An order to buy or sell at a fixed figure.
upset price	The lowest price at which goods can be sold in an auction sale.
verbal contract	An agreement not reduced to writing.
buyer-thirty	Property bought subject to the demand of the buyer within a period of thirty days. (Abbreviated to C. F. I.)
cartage, freight, and insurance	One who buys or sells another's goods on commission.
commission merchant	An open or running account.
account current	A transferable receipt for goods delivered to a carrier for transportation. (Abbreviated to C. O. D.)
order bill of lading	(Abbreviation for "I owe you.") A memorandum of a debt less formal than a promissory note, there being no direct promise to pay.
collect on delivery	An account with two or more persons, either of whom may claim the benefits thereof.
I. O. U.	A notice by a banker that the person named therein is entitled to draw on him, up to a certain amount.
joint account	
letter of credit	

per centum  
seller's option

(Abbreviated "per cent.") By the hundred.  
The right to deliver the thing sold at any time  
within a designated number of days; usually  
abbreviated to s. o. (as s. o. 3, for a three-day's  
option).

## THE WORDS APPLIED

- 1 "Public policy forbids recovery of *consequential damages*."
- 2 The firm was forced to resort to a *cross trade*.
- 3 The message was taken *E. and O. E.*
- 4 Dividends could not be paid because of the *fixed charges*.
- 5 The company objected to paying *general average* on its goods.
- 6 He was a strong believer in *investment buying*.
- 7 The company made a specialty of *marine insurance*.
- 8 The bank was getting 10% for money *on call*.
- 9 He bought the grain *on passage*.
- 10 His annual income was over ten thousand *pounds sterling*.
- 11 Because of the uncertain condition of the market, a *stop order*  
was issued on the B. & O. stock.
- 12 The *upset price* of the property was \$5,000.
- 13 Generally a *verbal contract* is as valid as if it were a written one.
- 14 You may place our order for the goods, *buyer-thirty*.
- 15 The price quoted includes *C. F. I.*
- 16 He is now in business as *commission merchant*.
- 17 The firm has over \$10,000 in *accounts current*.
- 18 An *order bill of lading* is transferable by indorsement.
- 19 The package was forwarded *C. O. D.*
- 20 I will give you my *I. O. U.* for \$25.
- 21 Mr. and Mrs. Smith have opened a *joint account* with the First  
National Bank.
- 22 I procured a *letter of credit* for \$5,000 before starting abroad.
- 23 This bank pays interest at the rate of three *per centum* per  
annum.
- 24 The deal was closed at \$5,000 *s. o. 3*.

# SIXTY-FIFTH LESSON—Review and General Exercise

reminiscence	counterfeit	existence	necessarily
purport	precedence	diphtheria	culinary
egotism	accommodate	conscious	particle
indispensable	clearly	recipient	apparatus
exquisite	acclamation	proxy	blamable
usurp	grievous	efficient	command-
intermittent	assassinate	competent	irrevocable <sup>ment</sup>
strategic	preferred	exigency	occasion
irresistible	accrued	indisputable	pronunciation
appraise	competitor	plausible	describe
belligerent	accumulate	launder	equation
reparable	pretense	obligatory	symmetry
spontaneous	admissible	civilization	contestants
civilize	exhilarate	peremptory	separate
permissible	compelled	accessory	amenable
manifest	occurrence	despicable	license
perceptible	aspirant	specific	aggregate
disputant	effervesce	intercede	pittance
tangible	visible	debit	nuisance
controversy	exaggerate	certificate	continually
inflammable	prejudice	fascinate	judgment
prestige	mischievous	combative-	omissions
intersperse	supervise	criticise <sup>ness</sup>	naphtha
factorage	itemized	vivacious	laundry
hygienic	supersede	eccentric	embarrass

## CHAPTER XIV

WHEN I consider what some books have done for the world, and what they are doing, how they keep up our hope, awaken new courage and faith, soothe pain, give an ideal life to those whose hours are cold and hard, bind together distant ages and foreign lands, create new worlds of beauty, bring down Truth from heaven; I give eternal blessings for this gift, and thank God for books.

—James Freeman Clarke.

# SIXTY-SIXTH LESSON—Latin Words and Phrases

per diem pro and con pro rata prima facie per annum pro forma per capita post scriptum per se pro tempore per centum post mortem	pēr dī'-em prō-and kōn prō' rā'-tā prī'-mā fā'-shī-ē pēr ān'-nūm prō fōr'-mā pēr káp'-i-tā pōst skript'-tūm pēr sē prō tēm'-pō-rē pēr sēn'-tūm pōst mōr'-tēm	By the day. For and against. In proportion. On the face. By the year. In a formal way. By the head. Written after. By itself. For the time. By the hundred. After death.
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## French Words

corps	kōr	A number or body of persons in some way associated or acting together.
apropos	āp-rō-pō'	Suited to the time, place or occasion.
trousseau	trōō'-sō'	A bride's outfit, especially of clothing.
coterie	kō'-tē-rē'	A set or circle of friends who meet habitually for any purpose, as for social or literary entertainment.
élite	ā'-lēt'	The choicest part, especially in society; the pick; the flower.
parquet	{ pār-kā' } { pār-kēt' }	The enclosed space on the main floor of a theater between the orchestra rail and the rail immediately under the gallery line.
vignette	vīn-yēt'	To make with a fading background or border, as a photograph.
prestige	prēs'-tij	Authority or importance based on past achievement or gained from the appearance of power or ability; moral influence of reputation or a former character or success.
piquant	{ pē'-kant } { pik'-ant }	Having an agreeable, pungent taste; racy; sparkling; lively.
résumé	rā'-zyū'-mā'	A recapitulation or summary.
protégé	prō'-tā'-zhā'	One specially cared for and favored by another, usually older, person.
café	kā'-fā'	A coffee house or restaurant.
ennui	āN'-nwē'	Mental weariness produced by satiety or lack of interest.



## SIXTY-SEVENTH LESSON

Adapted from the Manuals of Style  
of the University of Chicago Press  
and the Government Printing Office.

### When the Hyphen is Used

1. Compound adjectives generally take the hyphen: *a 75-horse power engine, asked-for opinion, state-bank notes*. In applying this rule care must be taken not to confuse the *qualifying* word with the subject word. Observe the following forms: *young school-teacher, common-school teacher, high-school teacher*.

2. A present or past participle with a noun or an adjective may take the hyphen in such expressions as: *well-dealing countrymen, soul-killing witches, sap-consuming winter*.

3. Adverbs ending in "ly" are not usually compounded with adjectives which they qualify; as, "nicely kept lawn." But words like "above," "ill," "well," "so," etc., are compounded in such expressions as "the well-known writer," "the so-called tariff reform," "the last-named article," etc.

4. In fractional numbers, spelled out, connect by a hyphen the numerator and the denominator, unless either already contains a hyphen: *three-fourths, one twenty-first, one one-hundred-and-twentieth, one-quarter*.

5. When used adjectively, the expressions "first-class," "second-class," etc., are to be hyphenated; otherwise they should be printed as two words: *a first-class passage, a ship of the first class*.

6. Omit the hyphen in such Latin forms as "an ex officio member," "per diem employees," etc.

7. Generally hyphen two or more words combined into one adjective preceding a noun: *rock-bottom prices, gilt-edge stocks, stay-at-home voter*.

8. Ordinarily words denoting occupation should be hyphenated: *book-dealer*.

9. Compounds of "store" should be hyphenated when the prefix contains one syllable; otherwise not: *drug-store*, but *grocery store*.

10. Compounds of "fellow" are always hyphenated: *fellow-men, play-fellow*.

11. Compounds of "life" and "world" require a hyphen: *life-history, world-power*; but *lifetime*.

12. Compounds of "master" should be hyphenated: *master-builder* (exception: *masterpiece*).

13. "Half," "quarter," etc., combined with a noun should be followed by a hyphen: *half-truth, half-tone, quarter-deck*.

14. Compounds of "self" are hyphenated: *self-evident*.



## When the Hyphen is Used—Continued

15. "Vice," "ex," "elect," "general," and "lieutenant" constituting parts of titles should be connected with the chief noun by a hyphen: *Ex-President Roosevelt*.

16. Compounds of "by" should be hyphenated: *by-product, by-laws*.

17. The prefixes "co-," "pre-," and "re-," when followed by the same vowel as that in which they terminate, take a hyphen, but as a rule they do not when followed by a different vowel or a consonant: *co-operation, pre-empted, re-enter*; but, *reindex, reinstate, coadjutor, preordained*.

18. "Non" ordinarily calls for a hyphen except in the commonest words: *non-contagious*; but *nonsense*.

19. "Extra," "infra" and "supra" as a rule call for a hyphen; *extra-hazardous; infra-auxiliary; supra-angular*.

20. Compounds of "father," "mother," "brother," "sister," "daughter," and "parent" with "foster" should be hyphenated.

21. Compounds of the following when prefixed are ordinarily hyphenated:

able-	false-	old-	safe-
clean-	full-	on-	set-
cool-	great-	open-	sight-
deep-	half-	photo-	simple-
diamond-	ill-	plain-	sound-
dim-	large-	poor-	subject-
double-	light-	public-	truth-
evil-	make-	re- (again)	un- (when followed
faint-	money-	right-	by a capital)
fair-	narrow-		

22. The exceptions to the foregoing are:

Doubletree; adjectives and adverbs of "full" take the hyphen: *makeshift; makeweight; onrush; onset; onto; openwork; plainsman, poorhouse*.

23. Compounds of "photo" are hyphenated when followed by a word beginning with "e"; the others one word.

24. In the sense of *again* the compounds of "re" are hyphenated, as in *re-ally, re-collect, re-cover*, etc.

25. Compounds of "un" are hyphenated when they begin with a capital: *un-American*.

# SIXTY-NINTH LESSON

Adapted from the Manuals of Style of the University of Chicago Press and the Government Printing Office.

## When the Hyphen is Not Used

1. Compounds of "book," "house," "mill," "room," "shop" and "work" when the prefix noun contains only one syllable: *handbook*, *boathouse*, *handmill*, *classroom*, *tinshop*.

2. "Semi," "demi," "bi," "tri," etc., do not ordinarily require a hyphen: *semiannual*, *biweekly*.

3. Combinations with "fold" do not contain a hyphen if the number contains only one syllable; if it contains more, the words are separated: *twofold*, *a hundred fold*.

4. Adjectives formed by the suffixion of "like" to a noun are usually printed as one word if the noun contains only one syllable (except when ending in "l"); if it contains more (or is a proper noun) they should be hyphenated: *childlike*, *homelike*; but, *business-like*, *girl-like*, *Christ-like*.

5. Omit the hyphen from "viewpoint," "standpoint."

6. "Over" and "under" prefixed to a word should not be followed by a hyphen, except in rare cases: *overbold*, *underfed*.

7. The prefixes "ante," "anti," "inter," "intra," "post," "sub" and "super" do not ordinarily require a hyphen.

8. Compounds of the following, when prefixed, are ordinarily one compact word:

auto	forth	play	under
back	in	post	up
blue	land	rough	war
book	law	school	way
check	night	semi	when
church	north	ship	whence
counter	off	star	where
down	other	step	which
draw	out	thorough	white
ever	over	trans	who
fire	para	ultra	work

9. The exceptions to the foregoing are:

Blue-eyed; blue-veined; book-learned; in-going; law-abiding; post-office; post-road; school-ship; school-teacher; school-teaching; star-chamber; step-up; step-down; under-age; under-grown; up-to-date; up-line; war-beaten.

10. Adjectives of "night" and "white" take a hyphen; "trans" when followed by a capital is hyphenated.

## SEVENTIETH LESSON

The following abbreviations are advised by the Postoffice Department: "Names of States should be written in full (or their abbreviations very distinctly) in order to prevent errors which arise from the similarity of such abbreviations as Cal., Colo., Ia., Pa., Va., Vt., Me., Mo., Nebr., Nev., N. H., N. M., N. Y., N. J., N. C., D. C., Miss., Penn., Tenn., etc., when hastily or carelessly written. This is especially necessary in addressing mail matter to places of which the names are borne by several post-offices in different states."

Ala.	Alabama	Nev.	Nevada
Ariz.	Arizona	N. H.	New Hampshire
Ark.	Arkansas	N. J.	New Jersey
Cal.	California	N. Mex.	New Mexico
Colo.	Colorado	N. Y.	New York
Conn.	Connecticut	N. C.	North Carolina
Del.	Delaware	N. Dak.	North Dakota
D. C.	District of Columbia	Okla.	Oklahoma
Fla.	Florida	Oreg.	Oregon
Ga.	Georgia	Pa.	Pennsylvania
Ill.	Illinois	P. I.	Philippine Islands
Ind.	Indiana	P. R.	Porto Rico
Kans.	Kansas	R. I.	Rhode Island
Ky.	Kentucky	S. C.	South Carolina
La.	Louisiana	S. Dak.	South Dakota
Me.	Maine	Tenn.	Tennessee
Md.	Maryland	Tex.	Texas
Mass.	Massachusetts	Vt.	Vermont
Mich.	Michigan	Va.	Virginia
Minn.	Minnesota	Wash.	Washington
Miss.	Mississippi	W. Va.	West Virginia
Mo.	Missouri	Wis.	Wisconsin
Mont.	Montana	Wyo.	Wyoming
Nebr.	Nebraska		

Alaska, Guam, Hawaii, Idaho, Iowa, Ohio, Samoa, and Utah are not abbreviated.

## CHAPTER XV

AH, to build, to build!  
That is the noblest art of all the arts.  
Painting and sculpture are but images,  
Are merely shadows cast by outward things  
On stone or canvas, having in themselves  
No separate existence. Architecture,  
Existing in itself, and not in seeming  
A something it is not, surpasses them  
As substance shadow.

—Longfellow.

# SEVENTY-SIXTH LESSON—Architecture, Building Trades

"The architect built his great heart into those sculptured stones."—*Longfellow.*

aisle	cornice	jamb	parquetry
alcove	corridor	joists	partition
amphitheater	courses	keystone	pavilion
architect	dimensions	kiln-dried	pedestal
architrave	Doric	lavatory	pediment
ashlar	engineering	level	peristyle
asphalt	escutcheon	lobby	piazza
balustrade	excavation	loggia	plastering
basement	extension	longitudinal	porte-cochere
bas-relief	facade	lumber	portico
bridging	faucet	macadam	proscenium
caisson	flashing	mahogany	quarry
calcimine	flues	mantel	quoin
carpentry	foundation	masonry	rabbet
ceiling	furring	molding	Romanesque
cement	gable	mortar	rotunda
chamfered	gallery	mortise	rubble
clapboards	galvanized	mosaic	scroll
column	girders	mullion	specification
composite	glazing	newel	structural
conduit	Gothic	niche	stucco
conservatory	granite	offset	suite
construction	gravel	oriel	transom
coping	housing	ornament	Tuscan
Corinthian	Ionic	panel	ventilation

# SEVENTY-SEVENTH LESSON—Automobiles—Bicycles—Gas Engines.

"For they conquer who believe they can."—*Dryden.*

accumulator	cut-off	interchange- [able]	spanner
acetylene	cyclometer	landau	spark plug
aluminum	deflate	limousine	sprocket
ammeter	detachable	lubricant	steering-bar
armature	differential	mechanism	tabular
artillery	eccentric	multiple	tandem
beveled	elliptic	non-skidding	tarpaulin
bicycle	enameled	petrol	template
brougham	en bloc	pinion	tenon
buffer	exhaust	piston	throttle
carbide	expansion	planetary	thrust
carbureter	explosion	pneumatic	tightener
centrifugal	forgings	projector	tonneau
chassis	friction	puncture	torque
chauffeur	garage	quadrant	touring car
chrome	gasket	radiator	vaporizing
circuit	gasoline	ratchet	vehicle
clinch	goggles	reflector	ventilator
clutch	grease	reservoir	vibration
coefficient	hexagon	rotary	victoria
combustion	ignition	runabout	voltage
commutator	incandescent	seamless	voltmeter
compression	induction	segment	vulcanized
condenser	inflate	silencer	water-jacket
countersunk	insulator	socket	weld

# SEVENTY-EIGHTH LESSON—Civil Engineering

"Our understandings are always liable to error. Nature and certainty are very hard to come at and infallibility is mere vanity and pretense."—*Marcus Antoninus.*

abutment	data	maintenance	sextant
air-com- [pressor	deviation	malleable	shearing
alignment	disintegra- [tion	material	siphon
apparatus	dowel	mattress	sluice
aqueduct	drainage	metallic	specific [gravity
artesian	ductile	mortar	stability
ballast	elasticity	mortise	statics
barometer	engineer	ordinates	strut
Bessemer	equilibrium	parabola	survey
bituminous	excavation	parallel	suspension
buttress	explosives	perimeter	tension
calcareous	filtration	pile driver	thrust
cantilever	geodetic	pillars	torsion
carbonate	girder	polygon	traction
cinders	gradient	pontoon	tramway
channel	gravity	protractor	transit
cofferdam	homogeneous	puddling	transverse
collapse	horizontal	quarries	triangulation
components	hydraulic	reconnais- [sance	trigonometry
concrete	hydrostatic	reservoir	trunnions
conduits	impinge	resilience	truss
contour	inertia	rigidity	vertical
corrugated	irrigation	rivet	viaduct
crevasse	laminations	roller	vitrified
culvert	lateral	saturate	zinc



# SEVENTY-NINTH LESSON—Drygoods—Textiles

"The man who is above his business may one day find his business above him."—*Drew.*

aigrette	corduroy	iridescent	pique
a la mode	corsage	kersey	poplin
Amazon	cravenette	khaki	raglan
applique	crepon	lingerie	ruching
armure	cretonne	Macintosh	selvage
baize	damask	madras	serge
balbriggan	décolleté	Manila	serpentine
balmoral	delineator	mauve	shoddy
batiste	dimity	melange	sicilian
bedticking	denim	mercerize	silesia
bobbinet	doeskin	merino	singeing
buckram	etamine	milliner	skein
camel's-hair	fagoting	modiste	taffeta
cardigan	featherbone	mohair	tarlatan
cassimere	fibrilia	moire	textile
cassock	fichu	moirette	trousers
celluloid	Florentine	moleskin	tulle
challis	frieze	moreen	tweed
chambray	gobelin	nainsook	upholstery
chamois	grenadine	negligee	valance
chenille	guipure	organdie	valentia
cheviot	haberdasher	pajamas	velours
chevron	Henrietta	penang	whalebone
chinchilla	herringbone	percale	worsted
chintz	interlining	pinafore	zephyr



Monday

# EIGHTIETH LESSON—Electrical

John Ruskin says: "Words as well as persons have an ancestry; and some words have in their veins the blood of lions. One of these words is *liberty*."

accumulator	countershaft	impedance	rectifier
alternating	demagnetize	incandescence	residual
amalgamation	depolarizer	inductance	resultant
ammeter	diffractive	induction coil	rheostat
ampere	dynamometer	inductivity	saturation
amperometer	dynamos	kilowatt	simplex
annular	electrode	kinetic	single-phase
anode	electrodynami <del>c</del>	luminescence	solenoid
anti-parallel	electrolie <del>r</del>	luminometer	spherical
armature	electrolysis	Marconi	step-down
asbestos	electrometer	microphone	switchboard
bimetallic	electro-motive force (E.M.F.)	millimeter	synchronous
Bunsen	electropolar	milliampere	tangential
calibration	electrostatic	millivolt	thermo-electric
calorimeter	electro- therapeutics	multipolar	thermostat
candle-power	equalizer	non-arcing	torque
cathode	exciter	non-conductor	transformer
centrifugal	Faradic	ohmic	tungsten
coefficient	Faure	ohmmeter	vitri <del>fied</del>
coherer	filament	reactance	voltage
commutator	five-phase system	permeance	volt-ampere
compensator	fuse blocks	platinum	watt
concentric	galvanic	polarity	wattmeter
conduit	gassing	polarization	Westinghouse
controller	gutta-percha	polyphase	X-ray

## CHAPTER XVII

THE question for each man to settle is not what he would do if he had the means, time, influence and educational advantages; the question is what he will do with the things he has. The moment a young man ceases to dream or to bemoan his lack of opportunities and resolutely looks his conditions in the face, and resolves to change them, he lays the corner-stone of a solid and honorable success.—*Hamilton Wright Mabie.*

# EIGHTY-FIRST LESSON—Furniture and Carpets

"Pedantry consists in the use of words unsuitable to the time, place and company."  
—Coleridge.

adjustable	davenport	mattress	reversible
antique	decorated	mission	Rococo
Antwerp	divan	mohair	rustic
Axminster	elaborately	moquette	seasoned
bamboo	enamel	moldings	sectional
bird's-eye maple	escritoire	oriental	settee
brocatelle	excelsior	Ostermoor	sideboard
Brussels	fabrikoid	ottoman	Smyrna
buffet	Flemish	oxidized	spindles
burlap	flexible	panels	spiral
cane-seat	furniture	partition	suite
caster	hassock	pedestal	tabourette
cheval	helical springs	perambulator	tapestry
chiffonier	ingrain	pillars	upholstered
Chippendale	Japanese	plaited	velours
china-closet	jardiniere	polished	veneer
colonial	knock-down	princess	Vernis Martin
commode	lacquer	quarter-sawed	wardrobe
corduroy	linoleum	ratchet	warp
corrugated	locust	rattan	waterproof
Crex	lounge	reed-seat	weathered
cupboard	luster	refrigerator	willow ware
curtain	malleable iron	reinforced	Wilton
cushion	mantel	renovate	worsted
damask	matting	resilient	woven

# EIGHTY-SECOND LESSON—Groceries

"The importunities and perplexities of business are softness and luxury compared with the incessant cravings of vacancy and the unsatisfactory expedients of idleness."  
—Johnson.

allspice	cinnamon	lentils	rhubarb
almond	citron	lettuce	Roquefort
ammonia	cocoa	Limburger	salad
apricot	cognac	macaroni	Santos
asparagus	cordials	macaroons	sardines
banana	corn starch	mackerel	sauerkraut
biscuit	creamery	malaga	Sauternes
bluing	crystallized	mangoes	sorghum
bologna	culinary	mayonnaise	spaghetti
butterine	diabetic	Mocha	spinach
Camembert	evaporated	molasses	succotash
candied	farina	mulligatawny	syrup
cantaloupe	flavoring	mushrooms	tamarind
caramel	gelatin	mustard	tangerine
Castile	gherkin	noodles	tapioca
cauliflower	glucose	paprika	terrapin
caviar	grapefruit	peanut butter	tomatoes
cayenne	Guatemala	persimmon	vanilla
cereal	guava	phosphate	vegetables
Ceylon	haddies	pimentos	vermicelli
cheese	halibut	preserves	vinegar
champagne	horseradish	pretzels	walnut
chicory	imperial	radish	Yarmouth
chocolate	Java	raisins	yeast
chow-chow	kerosene	raspberries	Young Hyson

# EIGHTY-THIRD LESSON—Lumber—Mill Work

"Our grand business is not to see what lies dimly in the distance, but to do what lies closely to hand."—*Carlyle*.

base-board	dressed	loblolly	sawed
beveled	drop-siding	lumber	seasoned
bevel slab	estimate	mahogany	second-class
birch	fencing	maple	shakes
bird's-eye	first-class	molding	shingles
blinds	flooring	mortise	ship-lap
bone-dry	framing	newel	siding
bridging	fretwork	nosing	sizing
carload	Georgia pine	ogee	slaps
cartage	girders	Oregon pine	sound
casing	grooved	panel	Southern pine
cedar	hand-rail	parquetry	spar
ceiling	hardwood	partition	specifications
cherry	hauling	peeled	tallied
chestnut	heart-face	planed	teakwood
clapboards	hemlock	plank	tenon
clear	hickory	plastering lath	timber
column	interior-finish	poles	tongued
crossgrained	jointed stock	poplar	transom
culls	joists	quarter-sawed	veneering
cypress	kiln-dry	rafters	walnut
diameter	knotted	red oak	weather-strip
dimension	lattice	redwood	white oak
double- <sup>[stuff]</sup>	level	rosewood	white pine
dovetail <sup>[dressed]</sup>	lip mold	sash	yellow pine

# EIGHTY-FOURTH LESSON—Publishing, Printing, Advertising

"A man should never be ashamed to own that he has been in the wrong, which is but saying in other words that he is wiser to-day than he was yesterday."—*Pope*.

advertiser	editorial	literature	printer
agate	8-point	lithograph	proof-reader
author	electrotype	lithotint	proof-sheet
binding	embossing	lower-case	quadrats
booklet	envelopes	magazine	quarter-page
bourgeois	etchings	make-ready	quarto
brevier	folding	manuscript	quoins
bristol-board	folio	margin	register
calendar	font	minion	reporter
carbon	foolscap	monotype	roan
caret	foreword	mucilage	stereotype
catalog	frontispiece	newspaper	stipple
Clarendon	furniture	nonpareil	style-book
composition	galley	novel	subscriber
compositor	galley-proof	octavo	three-color [process]
contributor	half-tone	off-set	title-page
copy	head-line	page-proof	transpose
copyright	illustration	pamphlet	type-founder
cutting	insertion	paper-stock	type-metal
de luxe	italics	paragraph	typography
demy	journalist	parchment	upper-case
diphthong	justifying	photo-engrave	vellum
display	ligature	pica	vignette
edition	line-drawing	pressman	volume
editor	linotype	primer	zinc



# EIGHTY-FIFTH LESSON—Machinery

"The more we do, the more we can do; the more busy we are, the more leisure we have."—*Hazlitt*.

adz	cotter	hematite	plunger
anneal	counterpoise	hexagon	proportional
annular	coupler	horse-power	reamer
anvil	crane	hydraulic	resilience
articulation	crucible	inertia	resinous
atmospheric	curvilinear	intermittent	riffler
axial	cycloidal	involute	riveter
axis	cylindrical	joggle	shank
ballistic	diameter	junk-ring	skew-gear
bascule	dimension	kinematics	spherical
blue-print	disk	kinetic	sprocket
braze	distributory	laminated	superheated
broach	eccentric	lever	swivel
burnisher	emery	linchpin	tenon-saw
bushing	equaling	longitudinal	tensile
calipers	equatorial	lubricity	torsion
case-harden	flexure	manometer	turbine
castellated	fulcrum	miter	vacuum
centrifugal	gasket	momentum	velocity
centripetal	gearing	multiplex	veneer-saw
chute	governor	nozzle	volute
circumference	graphite	orifice	whetstone
compressible	gravity	oscillating	winch
Corliss	gudgeon	pawl	wrench
corrugated	helical	piston	zinc

## CHAPTER XVIII

**L**ABOR is life! The still water faileth;  
Idleness ever despaireth, bewaileth;  
Keep the watch wound, for the dark rust assaileth;  
Flowers droop and die in the stillness of noon.  
Labor is glory! The flying cloud lightens;  
Only the waving wing changes and brightens;  
Idle hearts only the dark future frightens;  
Play the sweet keys wouldst thou keep them in  
tune.

*—Francis Osgood.*



# EIGHTY-SIXTH LESSON—Railroading

"The world is a great book of which they who never stir from home read only a page."—Augustine.

accommoda- [tion]	construction	Jessop	siding
acetylene	Corliss	jib crane	snow-plow
air brake	coupler	knuckles	standard [gauge]
angle bars	developing	lap-welded	stay-bolt
arc light	dining-car	liabilities	steel
auditor	dividends	liquefying	storage
baggage	double-track	locomotive	structural
Baldwin	draw-bar	lubricant	superintend- [ent]
billets	Edison	machineshop	tariff
block-signal	encumbrance	Merchants [Despatch]	telegraph
box car	equipment	motive-power	terminal
brake beam	flagman	motor	terminus
brakeman	foreman	negotiable	tie-plate
broad-gage	forgings	piston	ties
caboose	gas-tank	pivoted	torpedo
cane fabric	gang	preferred [stock]	trackage
capacity	girder	pressure [gauge]	traffic
casings	gondola car	refrigerator	train-master
channel	grading	reorganiza- [tion]	transmission
collision	hydraulic	riveting	transporta- [tion]
commuter	icing	round-house	tubular
compressor	ingot	schedule	turntable
concrete	insulated	seamless	vestibule
conductor	interurban	securities	viaduct
consolidated	jackscrew	semaphore	yards

# EIGHTY-SEVENTH LESSON—Real Estate—Insurance

"A great war leaves the country with three armies—an army of rebels, an army of mourners, and an army of thieves."—*German Proverb.*

abstract	fireproof	mortgagee	sewer
adjuster	first-mortgage	non-resident	site
adjustment	foreclose	notary	situated
allotment	foundation	occupancy	solicitor
appurte- [nances]	frontage	orchard	specifications
architect	gilt-edged	ordinance	subdivision
bench-land	grantee	parcel	sublease
beneficiary	grantor	partition	suburban
bonafide	guarantee	partnership	surrender
cancellation	highway	payable	survey
casualty	hydrant	personalty	syndicate
chattels	improvement	picturesque	taxes
concrete	incontestable	plat	tenant
conservator	indemnity	premium	terrace
convertible	interior	probate	timber claim
conveyance	installment	purchaser	tontine
curb-stone	irrigation	quitclaim	tornado
delinquent	itemize	quarter- [deed]	transaction
depreciate	landlord	real estate [section]	trespass
drainage	lavatory	realty	trust deed
encumbrance	lease	receivership	trustee
estate	lien	reserve fund	twenty- [payment]
expiring	liquidate	reversionary	two-family
exposure	mantel	riparian	vacant
exterior	mortgage	semi-factory	warranty

# EIGHTY-EIGHTH LESSON—Hardware

"The more business a man has to do, the more he is able to accomplish; for he learns to economize his time."—*Judge Hale.*

agate ware	clevises	harrow teeth	pumice
andirons	colander	hedge shears	rabbit-planes
asbestos	compasses	hinges	reamers
auger	corrugated	holsters	rebounding
Babbitt metal	countersinks	horizontal	refrigerators
balances	crosscut	implement	reloaders
barbed wire	currycombs	japanned	retinned
barometers	cutlery	laminated	scabbards
bevels	Damascus	latches	scythe
bevel square	disks	malleable	seines
biscuit cutters	doubletree	manicure	sieve
bitstock	emery	Manila paper	solder
boring [machine]	enameled	mattock	steelyards
breastchains	escutcheons	mauls	studs
breech- loading	extinguishers	miter-squares	swages
broadax	felly (or) fellow	mortises	swivels
butts	ferrules	nickel-plated	tarpaulins
buttresses	galvanized	nipple	trammel [points]
caliber	gauges	octagon	tripods
calipers	gimlets	percussion	trowels
canister	glaziers' [points]	perforated	tubing
chafing-dish	goggles	pincers	tureens
chamfer	gridiron	primers	tweezers
chandelier	hames	protractors	whiffletree
chisels	hame clips	pulleys	Yankee calipers

# EIGHTY-NINTH LESSON—Mining

"Work is only done well when it is done with a will."—*Ruskin*.

agate	bullion	fissure	manganese
affinity	cache	flume	matrix
aggregated	calcareous	flux	mercury
alloy	calcite	forfeiture	metallurgy
alluvium	cannel coal	fossil	mineralogy
amalgam	canōn (can-yun)	galena	nodule
ampelite	carbonate	galvanize	nugget
andesite	carboniferous	garnet	onyx
anglesite	cinnabar	glacial	oxide
anthracite	clean-up	glacier	placer
antimony	cleavage	grubstake	porphyry
archimedean	cobalt	gulch	precipitate
assaying	concrete	gypsum	pyrites
assessment	conduit	hematite	quartz
attrition	corundum	hydraulic	quartzite
auriferous	crevice	igneous	ravine
azurite	crosscut	indurated	refractory
basalt	crucible	iridium	riffles
base-metal	cyanide	jasper	silica
bismuth	debris	jigger	sluice
bitumen	diggings	kaolin	stope
blende	disintegrated	lava	superficial
bonanza	erosion	lignite	tailings
boulders	fault	litharge	triturate
brazing	feldspar	malachite	vitreous

# NINETIETH LESSON—Agriculture

"The chains of habit are generally too small to be felt till they are too strong to be broken."—*Johnson.*

agriculture	fallow	irrigation	seepage
agronomy	farm-hands	Jersey	separator
alfalfa	fencing	lateral	shearing
alluvial	fertilizer	leveling	sheaves
asparagus	fleece	loamy	slaughter
berries	fodder	lucern	sowing
buckwheat	forest reserve	market	spading
canals	ginning	marshy	spinach
cattle	gooseberry	meadow	spraying
celery	grading	millar	sterile
checkreins	grafting	motor-plow	stubble
clayey	granary	onion	stumpy
clover	grazing	orchard	sugar beets
contract	grinder	packing	surcingle
cornstalk	hard wheat	pasture	tenant
cotton gin	harness	phosphate	thresher
cranberry	harrow	planter	timothy
cultivator	hayrake	plateau	traction
currants	hayrick	plowshare	tugs
dairy	hedge	poultry	valley
derrick	herder	prairie	vehicle
ditches	Hereford	productive	wagon
drainage	homestead	raspberry	water right
dry farm	horticulture	reaper	windmill
Durham	incubator	rocky	wool

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